25th Infantry Division (Light) Resource and Reference Guide

October 2001



For soldiers and families of the 25th Infantry Division (Light)

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Welcome to the **Tropic Lightning Division**... we're happy to have you here and we hope you'll find the information in this resource guide both helpful and entertaining.







Sources:

- DA PAM 608-47—"A Guide to Establishing Family Support Groups"
- Various pamphlets and other resources from the Schofield Barracks Family Readiness and Resource Center.
- Various Pamphlets and other resources from Schofield Barracks MWR/ITR
- Various Internet websites and resources, which are identified throughout the document.
- "Frommer's 2000 Hawaii" Guide—Macmillan General Reference, New York, NY
- "America's Army Hawaii Handbook 1999-2000" Army Community Service
- "Hawaii Military Guide Fall 2000" Harrington Publishing, Honolulu, HI

- "Folk Wisdom from Hawai"i" by Ann Kondo Corum—The Bess Press, Honolulu, HI
- "Your Military in Hawaii 2001" MARCOA Publishing, Inc., San Diego, CA
- "The Army Wife Handbook," 2nd Edition, 1993 by Ann Corssley and Carol A. Keller—ABI Press, Sarasota Florida
- "Healthwise® Handbook", 13th Edition, 1997, Healthwise, Inc., Boise, Idaho
- Tropic Lightning Museum—Historic Guide, September 1997

Unless otherwise noted, information in this document was written and/or compiled by Cynthia L. Steenfott. If you find errors, incomplete or inaccurate information, or information that has been updated since this was published please write: DSfoot@aol.com. Thank you!





October 1, 2001

Aloha "Tropic Lightning Team" Soldiers and Family Members:

Taking care of soldiers and family members is very much a part of the mission here in the 25th Infantry Division (Light) and U. S. Army Hawaii. Keeping families informed is part of that mission. In addition to all of the other resources available on the website we are pleased to add the 25th Infantry Division (Light) and U.S. Army Hawaii Resource and Reference Guide.

This guide is filled with a myriad of useful information on Family Readiness Groups, Hawai'i, O'ahu, and Schofield Barracks. It contains information on services available to families both on post and in the local community, and other topics you will find interesting or useful. The information was originally intended for the Family Readiness Groups of the 125th Military Intelligence Battalion and has subsequently been adapted for a wider audience.

Credit is due to many people for bringing this effort together--soldiers, civilians and family members. My personal thanks go to each of you, and particularly to LTC James and Mary Phelps, previous Command Team of the 125th MI Battalion, whose unwavering support made the original document possible.

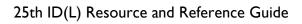
Above all, one person deserves special recognition, Cindy Steenfott (whose husband, Don, is the Command Sergeant Major of the 125th MI Battalion). Cindy is the creator, author of many of the articles, and artist who brought this book to life. She will also keep the information current on the website. I think you will agree that it is an impressive amount of very useful work.

Serving this great country is an honor. With that honor comes some hardships and sacrifices. You accept them daily without even thinking about it. Thank you for what you give to the Tropic Lightning Team and to our Nation.

Mahalo Nui Loa, Sharon Basso

Special thanks to members of the 125th MI BN who wrote articles for this resource guide, helped with editing, or just provided support, and encouragement.

—CL Steenfott





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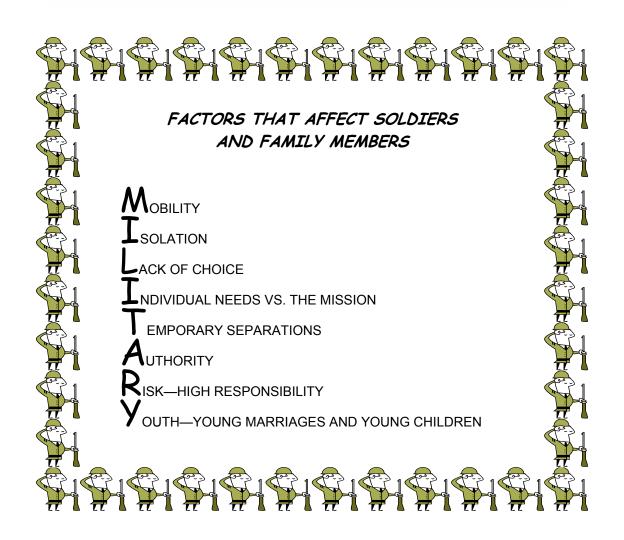
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Family Readiness Groups

- · Empower families to become more knowledgeable and self-reliant
- · Promote more efficient use of community resources
- Reduce soldier and family member stress
- Provide a helping hand and care for each other
- · Are there to answer questions





Emergency Numbers —911 For quick reference

ORGANIZATION	PHONE NUMBER
Abuse Center—24-Hour Crisis Line	533-7125
ACS	656-1900
Acute Care Clinic (SB)—Medical Emergency (Daily 6 AM to 9 PM)	433-8850
Acute Care—After 9 PM– TAMC Emergency Room	433-6629
Advice Nurse	1-800-611-2883
Advice Nurse/Patient Assistance (SB)—Red Team	433-8130
Advice Nurse/Patient Assistance (SB)—Blue Team	433-8155
AER (After Duty Hours)	1-877-272-7337
Ambulance—Schofield Barracks & TAMC (24 hours)	911
American Red Cross—Emergency	1-877-272-7337
American Red Cross—Schofield Barracks	655-4927
Chaplain	
Community Action Line	655-4483
Crime Stop	438-7116
Dental Emergency	433-8814
Directory Assistance—Military Information	449-7110
Emergency Room (TAMC)	433-6629
Fire	911
Mayor's Hotline	655-7151
Poison Center	941-4411
Police/Military Police	911
Tropic Lightning Troop Clinic (Appointment Line)	433-8225

FOR HELP!

Division Mental Health—433-8600/8601 Community Mental Health—433-8575 Schofield Urgent Care Clinic—433-8850 TAMC Emergency Room—433-6629 Suicide and Crisis Center-521-4555

Joint Military Family Abuse Center (24-Hour Crisis Line) - 533-7125 Unit Chaplain



Frequently Used Phone Numbers For quick reference

ORGANIZATION	PHONE NUMBER	ORGANIZATION	PHONE NUMBER
Appointment Line - SB FP & TAMC	433-2778	TAMC—Central Appointments	433-2778
American Red Cross – Emergency	877-272-7337	—Information Center	433-6661
 Schofield Barracks 	655-4927	TRICARE Information Line	433-8485
– Tripler	433-6631		
Animal Warden	655-2140		
Armed Services YMCA—AMR	833-1185		
—Wheeler	624-5645/656-1396		
Army Community Services	656-1900		
Army Emergency Relief	656-1900		
Chaplain – Schofield Barracks	655-9207/9307		
Child Development Center - Peterson	655-5314		
Child and Youth Services—AMR Registration	833-5393		
—Schofield	655-5314		
Commissary	655-5066		
Community Commander's Office—SB	656-1488		
DEERS	433-9166		
Directory Assistance—Military Information	449-7110		
DPW Work Orders	656-1275		
Family Advocacy Program	656-1900		
Family Readiness & Resource Center	655-6460		
Hale Koa Hotel (Waikiki)	955-0555		
Hawaii - Child Protective Services	832-5300		
Hotline - Family Abuse Shelter	533-7125		
Hotline (Crisis)	433-8850		
Housing – Repairs	656-1275		
Housing Office	655-1060		
ID Card Section	655-4104		
Lab—Schofield Barracks	433-8303		
Legal Assistance - Schofield Barracks	655-8608		
Immunization Clinic—Schofield Barracks	433-8145		
Nehelani Club	624-5600/3055		
Patient Representative—TAMC	433-6336		
— Schofield Barracks	433-8504		
Post Exchange (PX)	622-1773		
Schofield Inn	624-9650		



Family Readiness Group (FRG) Introduction to the FRG



This resource and reference guide is intended to provide you with information that will enable you to find answers to your questions or links to available resources. The first topic I want to address is the Family Readiness Group (FRG).

What is the definition of Family Readiness? The official definition of an FRG is, "An organization of family members, volunteers, and soldiers belonging to a unit that together provide an avenue of mutual support, assistance, and a network of communication among the family members, the Chain of Command, and community resources." Family Readiness Groups are managed differently in every unit, depending on the leaders, the family members, and available resources.

What is the Purpose of the FRG? All FRGs have the same purpose—to support the Army Family. The FRG should help families become more self-sufficient, promote use of community resources and reduce stress on the soldier. The FRG is the link between the family member, the deployed soldier, the

Company, and the Battalion. The main objective is to provide a network to educate and support one another, but it's also a wonderful way to develop friendships and gain information about the unit and the community.

During Peacetime: (Also referred to as the "Sustaining Function"

phase.) To be truly effective, an FRG should be active and a family support plan should be developed and in place prior to deployment or extended exercise. Deployments can be hard enough on the family, but if these two elements are in place, then everyone can be better prepared and there is peace of mind on the part of the soldier and the family member. Other roles of the "peacetime" FRG are to keep up-to-date rosters of family members addresses and phone numbers, provide unit welcomes, sponsorships, orientation, and networking for new family members or families in crisis or transition. During Deployment: (Also referred to as the

"Activated Function" phase.) When your spouse is deployed, a select group of soldiers will remain in the Battalion Area with a Rear Detachment Command (RDC). As information regarding the deployment becomes available, the RDC will pass this information

through the FRG. The key is for you to remain an active member of the FRG so you can be more knowledgeable and better prepared for deployments.

Who can be a Member? YOU can be a member...you are an integral part of the 25th ID (L) Army family and the FRG. All soldiers (married or single) and family members are

Congratulations!

You and your spouse are now members of the...

25th ID (L)

"Tropic Lightning Division"

Schofield Barracks, Hawaii Island of Oahu

part of the Family Readiness Group, commonly referred to as the FRG. The term "family member" is intended to include extended family such as mothers, fathers, aunts, and uncles, fiancés (or fiancées), retirees, etc.,...basically anyone interested in the welfare of the soldier and family members. The FRG is not a club, there are no ranks, and the role you play in your FRG is your choice. Participation is strongly encouraged, but is not mandated; you may participate as much or as little as you choose.

Some situations in which the Battalion Commander might call for a Battalion level FRG Meeting and the FRG Representative may need to reach you:

- Pre-deployment
- Deployment
- Mass Casualty Situation
- Post Deployment
- Reunion

How is the FRG structured? The structure of the FRG program is different at every assignment location and is normally based on the unit, its mission, and the family members, but a sample of a working structure might be as follows:

Battalion Level—

Commander, Rear Detachment, Battalion FRG Leader(s), and FRG Steering Committee

- <u>Company Level</u>—Commander, Company FRG Leaders, Point-of-Contacts, family members, and soldiers
- <u>Community Support</u>—Army Community Service (ACS) and the Family Assistance Center (FAC)

The Leadership: The Commander is ultimately responsible for the FRG and although the FRG must have strong command support and backing, the FRG



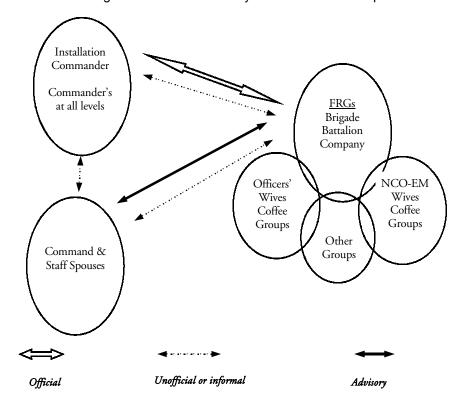
The purpose of the FRG is to "SUPPORT THE ARMY FAMILY"

<u>must</u> belong to the unit members. They must be the ones to take responsibility for the organization and operation of the FRG...with the unit's support. The senior spouses of the unit do not have to assume leadership of the FRG merely because of his or her spouse's military position, but may instead assume advisory roles to elected volunteer leaders. Each FRG group may elect a leader; or a volunteer may emerge from the group, but regardless of the method used in designating an FRG leader, all leaders and any key volunteers should be approved and acknowledged in writing by the Commander.

The Communication and Support Network: The primary focus of FRG activity is at the Company level and information is communicated through a contact

person to the company volunteer leadership, and on to the Battalion volunteer leadership and facilitators. DA PAM 608-47 recognizes that regardless of whether the Commander's spouse or his or her representative is an FRG Leader, they often participate in other command and staff activities and functions and as such will be a conduit of pertinent information. There are numerous sub-groups that spouses participate in which are not "official", but may be a resource for information important to the unit FRG. DA PAM 608-47 depicts the following figure to illustrate some possible Family Support Group interrelationships.

Key Personnel and their responsibilities. The following is a list of potential key FRG positions. Not every unit has all of these positions and some key



functions might be combined.

• Commander—As previously stated, the Commander is ultimately responsible for the FRG. He or she actively sanctions the program and officially appoints key military representatives. The Commander also approves nominations for FRG leaders and other volunteers and confirms it in writ-

ing. The Commander or his designee should ensure that each family completes a "Family Support Group Questionnaire"; part of which should identify whether the family wants to participate in the FRG and if so, at what level. The Commander should also ensure that resources are available to expedite FRG functions.



- RDC—The Rear Detachment Command (RDC) is activated when the unit deploys or goes on extended exercises. They are to provide a link between families, soldiers, the deployed unit, and community support agencies.
- Battalion FRG Leader—(a.k.a. Senior Advisor or FRG Chairperson) - The Battalion FRG Leader is usually the facilitator in the FRG network and reports to the Battalion Commander. They serve as an interface between family members and Battalion leadership and act as advisor to the Commander on FRG matters. They determine other key steering committee volunteer personnel and delegate duties and job responsibilities. They gather and disseminate information on activities at the Battalion level and above. They access resources from the military unit and community resource agencies, and manage and coordinate the activities of the FRG. The Battalion FRG Leader, in conjunction with the Commander, should ensure that each volunteer is provided the information and afforded an opportunity to attend FRG and volunteer training classes.
- •Company FRG Leader—Delegates FRG responsibilities to selected volunteers in order to promote participation and accomplish the FRG objectives. Company level FRG Leaders identify needs or unique problems of the families in the Company and communicate family member concerns and ideas to the Company Commander and Battalion level FRG. The Company FRG Leader also acts as a liaison between the Battalion and Company level FRGs.
- FRG Steering Committee—Steering Committee members may include, but are not necessarily limited to, Company level FRG leaders, newsletter editor, membership coordinator, child-care coordinator, hospitality person, and treasurer. The Steering Committee assists the Battalion FRG Leader in planning, activating, and coordinating FRG support.
- FRG Leader—The FRG Leaders are responsible for getting the names, addresses, and telephone numbers of all married personnel from the Company, and organizing the Chain of Concern (phone tree). They select POCs who will contact family members using the phone tree. The FRG Leader will communicate regularly with each POC to ensure that contact within the groups is maintained. They will establish and maintain military links at the Company level for exchanging

pertinent information with the Company Chain of Command.

- •Treasurer—Can be at the Battalion or Company level and reports to the Battalion FRG Leader or Company FRG Leader respectively. The Treasurer must maintain accurate accounting for FRG funds, keeping record of all income, expenditures, and funds on hand. They are responsible for setting up bank accounts in the name of the FRG with a unit mailing address. The must make deposits, write checks, and keep files of all actions to include any receipts. They will prepare monthly reports on financial status of the FRG funds for the Battalion FRG Leader or Company FRG Leader. whichever is appropriate and turn in a quarterly report to the Commander.
- •Battalion FRG Newsletter Editor—The BN Newsletter Editor reports to the Battalion FRG Leader. They will organize a volunteer newsletter staff as appropriate (reporters, writers, editors, typists, illustrators, collators, and mailers) and publish a monthly newsletter. They will oversee gathering of information, writing, and editing. They will submit camera-ready copy to the unit for reproduction and arrange for the collating, stapling, labeling, and mailing. They should solicit feedback and monitor the effectiveness of the process.
- POC (Point of Contact)—The POC reports to the FRG Leader. They should initiate and maintain contact with approximately 6-8 families in the Company on a regular basis to let them know the system is working and to disseminate information to the family members. They should make personal contact with new people in the unit to make them feel welcome and to explain their role and answer any questions. The POC should attend pre-deployment briefings and inform the FRG Leader of any significant problems and the actions taken. The POC notifies the FRG Leader if after several attempts they were unable to contact a family member and the POC should try to stop rumors. A "Family Member Contact Record" will assist the POC in recording responses by an upset family member.
- •Battalion Publicity Chairperson—The Publicity Chairperson (PC) informs soldiers and family members of all FRG activities and discusses with new the members of the purpose and structure of the FRG. The PC reports to the Bat-



talion FRG Leader and communicates with senior leaders in the FRG. They disseminate information through the FRG Leader, newsletter, flyers, mailings, public announcements at meetings, or the unit bulletin boards.

•Battalion Level Fundraising Chairper-

son—Coordinates fundraising events to ensure that funds are available for group activities. Recruits volunteers and determines logistical requirements. The Fundraising Chairperson reports to the Battalion FRG Leader and should work with the Treasurer to account for funds.

•Battalion Level Hospitality Coordinator—Reports to the Battalion FRG Leader. The Hospitality Coordinator should make newcomers to the unit feel welcome. They are responsible for keeping up with incoming families, newly married couples, new babies, and illness in the families. They should send flowers and cards to home or hospital as appropriate. They should inform the FRG of incoming families and gather information on family members birthdays, anniversaries, and special interests. They should confirm that new families have been assigned sponsors and extend invitations to the new families to upcoming FRG events.

Activities Coordinator—

The Activities Coordinator reports to the Battalion FRG Leader or Company level FRG Leader as appropriate. They solicit ideas and interests through newsletters, Coffee Groups, and newcomer orientations. They coordinate dates and times for events with the FRG Leaders and establish

committees for each activity. They should be familiar with the unit training schedule and develop an activities calendar for the unit around the training. They should coordinate any funding requirements with the Treasurer and the FRG Leadership.

- Family Members—Family members are responsible for attending FRG meetings and briefings. They need to inform the FRG Leader and/or POC if they have an address or phone number change. They also need to let the FRG Leader and RDC know when they leave the area during a deployment or field exercise and provide a number where they can be reached in case of an emergency.
- **Soldiers**—The soldier is responsible for family readiness, including preparing their families for absences during deployment or exercise.
- Army Community Service—ACS will provide services such as relocation assistance, AER loans, consumer affairs and financial assistance, Family Advocacy, employment assistance, etc.
- Family Assistance Center (FAC)—The FAC furnishes information, assistance, guidance, and referral to units and families in the event of

unit mobilization, deployment, or at times, in response to major disaster. Some of the organizations that are part of the FAC include ACS, finance, Provost Marshall, legal, Chaplain, housing, transportation, etc.



The Chain of Concern. The Chain of Concern (COC) was established to assist in dealing with various situations that may occur during a sponsor's absence. It is the method for providing information and assistance to families. You will be notified through the FRG Chain of Concern (Telephone Roster) of important information pertaining to the unit and the FRG. As stated before, the FRG is your primary link with the unit in the event of a deployment and is a means to communicate important information. The Chain of Concern might be activated for any of the following reasons:

- Unit social events
- General information pertinent to the unit and families
- Deployment information
- Homecoming information
- Emergency information







Participating is not mandatory, however, the function of the Chain of Concern is to keep you posted with the most up-to-date information available concerning the unit. More importantly, it is a means of emergency notification.

The Roster is strictly confidential and is not to be used for solicitation, chain mail, or mailing lists of any kind. If you are still not comfortable having your home number listed on the roster let someone in the unit that you trust have the number in case of an emergency. Also, if you plan to be away from the area during a unit deployment, please contact someone on the Chain of Concern with a number where you can be reached in case of an emergency. The Chain of Concern is a vital life support system. If you have a problem that you are unable to resolve by yourself, call your POC on the Chain of Concern. If they can't help you they'll probably know who can.

For more information on Family Readiness Groups (FRG), contact the friendly folks at the Family Readiness Resource Center (FRRC), Building # 648 on Schofield Barracks or call 655-6460.

The Division

Hawaiian Division

The Hawaiian Division. On October 1, 1941, the Hawaiian Division was inactivated. The 24th Infantry Divi-

sion integrated the 19th and 21st Infantry
Regiments, as well as the 229th Infantry
Regiment of the Hawaiian Army National
Guard. The 27th and the 35th Infantry
Regiments, the 298th Infantry Regiment
of the Hawaiian Guard, plus a field artillery brigade, formed the core of the new
25th Infantry Division.

The War Department decreed that the 24th Division would inherit the lineage as well as the shoulder sleeve insignia of the Hawaiian Division, a green taro leaf in a red circle. This left the 25th Division without an official shoulder sleeve insignia until 1944.

During World War II these units operated for only ten weeks in peace before the Japanese launched their surprise attack on Pearl Harbor, December 7, 1941. Immediately following the attack on Pearl Harbor, both the 24th and the 25th were dispatched to their defensive positions. The 24th deployed to the North Shore of Oahu and the 25th to the beaches on the south side of the island. Under threat of another Japanese attack, the following year was spent in these defensive positions while units concentrated on intensive jungle training. Throughout the War, the Hawaiian Islands served as the major command and control, deployment, and training center for the U.S. Army in the Pacific Theater.

The 25th Infantry Division was called to combat in the South Pacific on November 25, 1942 and began its deployment by troop ship to Guadalcanal between December 17, 1942 and January 4, 1943. The Division led by Major General Lawton Collins, received orders upon arrival to launch an attack against the Japanese forces which other Army and Marine Corps contingents had been fighting for nearly five months. After a month

of bitter combat, the 25th Infantry Division proved to be the element that tipped the scales in favor of the U.S. side.

The "Lightning" epithet was adopted because of the speed with which the Division conducted its operation on Guadalcanal. The Marines, too, added to the eventual institutionalized use of the nickname by calling the unit the Lightning Division. Lightning was subsequently changed to "Tropic Lightning", because it was rationalized the Division had spent its entire existence in the tropics.

The Patch. Various designs for the unit patch were proposed but the final design, approved by the War Department on June 7, 1944, was a red and yellow taro leaf with a lightning bolt superimposed on it.

25th Infantry Division (Light) "Tropic Lightning"

- The colors of red and gold are those of the Hawaiian royalty.
- The taro leaf recognizes the 25th Division's ties to the Pacific region and Hawaii and birth of the 25th from elements of the old Hawaiian Division.
- The lightning bolt symbolizes speed and aggressive spirit a trait the Division is representative of and the Division's nickname.

The Nickname. In a break from tradition, the Department of the Army officially approved the use of the nickname Tropic Lightning on August 3, 1953. Authorization for the Division to use the nickname, in addition to its regular numerical designation, marked the first time that a divisional unit had been given this kind of permission by the Department of the Army. For more information on the Division's history go to:

http://www.25idl.army.mil/DivHistory.



The Deployment

Pre-Deployment: Unit deployments and exercises are never easy on the family, but there are some things you can do to make it less stressful. If you get organized and discuss important issues before you go then everyone will experience less stress.

Getting Organized



- Complete all of the Family Readiness checklists at the end of this booklet, so that you know you are as prepared as you can be.
- Know where all of your important documents and papers are...there's a checklist for this at the end of the handbook too.
- Complete a calendar of important dates and events providing a copy for both you and your spouse. Include household items as well as personal events. Some examples might be:

<u>Household</u>: Vehicle inspection and/or tag renewal dates, date for filing taxes, payment due dates, medical appointments, childcare, etc.

<u>Personal</u>: Holidays, birthdays, anniversaries, etc. If you have a special occasion coming up during the deployment, flowers and gifts can be ordered in advance. Or you can make arrangements with a family friend to delivery these gifts. A little prior thought can go a long way towards easing the loneliness of a loved one.

Communicate

- Talk about important issues and express your feelings.
- Discuss the family budget and how each of you are going to access money for routine expenditures or even emergencies.
- Prepare all your legal matters and ensure that you have an up-to-date Will and Power-of-Attorney.
- Take a day to just be together for some special family time before the deployment.
- Talk to your children about the deployment.
 - ♦ Explain to them the best you can why it's important that you go, that you'll miss them, but that you'll return home soon.
 - ◆ Take pictures of the children for the deployed

family member to take with them.

- ♦ Have the soldier tape some stories or songs so the children can listen to them while they're deployed.
- Discuss how you plan to keep in contact during the deployment.

Letter Writing—During deployments, letters will sometimes get crossed in the mail. A good way to avoid confusion is to number your letters in the corner... that way the spouse knows which letter you are responding to. Consider pre-addressing and stamping envelopes ahead of time. Sometimes the Battalion may forward mail to the deployed unit which could conceivably get mail to the soldier quicker. The Battalion will notify you through the FRG if and when they are able to do this.

Tape Recording—If letter writing is difficult for you, consider buying a pair of small tape recorders so you and your spouse can send "talking letters." The children will really enjoy this too.

Email—Depending on the situation and the location of the deployed spouse he/she may have access to e-mail, for example, at a nearby library.



Telephone—Phones are a quick way to communicate, but long distance and overseas calls can be very expensive. During some deployments the unit may be given access to Video Teleconference equipment and spouses will be given the opportunity to briefly converse.

Video—Record bath times, dinner times, birthdays, holidays, etc. Get family and friends to participate. Record your spouse's favorite TV shows or sporting events. The entire unit would enjoy viewing tapes from home.

During Deployment: If you've discussed and agreed on all the important issues, decided how you're going to stay in touch, and your loved ones know that you are following safety precautions, it will definitely alleviate some of the worrying.

Know where your important information is.

- ♦ Emergency Phone List
- Important Documents
- Financial Information
- Medical Information



Take care of yourselves. Eat right, get plenty of exercise and rest. Occasionally treat yourself to a meal or new book, or time alone to relax. Be sure to take care of the children too.

Seek help when you need it. Avoid trying to do everything yourself. Take advantage of your community and unit support. Contact family and friends whenever you need advice or emotional support.

Practice safety

- 1) Don't tell people that your spouse is gone. This is a good rule for the children too.
- 2) When someone calls for your spouse, offer to take a message. Don't let them know that he/she has been deployed.
- 3) Keep emergency lights on outside and inside whenever possible.
- 4) Make sure your door has a peephole, safety chain, and dead bolt lock.
- 5) Don't open your door to unexpected or uninvited people.
- 6) Don't allow sales, repair, or delivery people in your home when you are alone.
- 7) If, for example, you are expecting a repairman check for proper identification.
- 8) Do not leave your keys "hidden" outside the home. They are easily found.
 - 9) Keep your car doors locked.
 - 10) If possible, avoid going out after dark.
- 11) Practice the buddy system. Stay in contact with another spouse in the unit. You can check on each other, go places together, and even commiserate with each other.

Communicate. Follow through with your family communication plan.

- 1) Write letters regularly and often.
- 2) Send photos to each other or drawings done by the children.
 - 3) Send cards and newspaper articles.

Emergencies During Deployment
Emergencies which the Army would deem
necessary to allow the deployed spouse to return home are the death, critical illness or injury
to a member of the immediate family (e.g., spouse,
child, brother, sister, parent, or guardian who raised
them in place of their parents). Critical illness or injury, means the possibility of death or permanent disability. While illnesses such as the flu or injuries such
as a broken arm, or the birth of a baby are not minor
events, they are not considered emergencies. Most
units will TRY to send a soldier home when their

spouse is having a baby.

In an emergency situation:

Notify the Red Cross. For emergency reporting and verification services such as death or serious illness in the immediate family contact the Red Cross.

Schofield Barracks—655-4927
Toll Free to Mainland—1-877-272-7337
Be prepared before you call. The Red Cross will ask the following questions:

- 1) Soldiers full name
- 2) Social Security Number
- 3) Branch of Service
- 4) Military Unit
- 5) Rank
- 6) Name of the person having the emergency
 - 7) Nature of the emergency
 - 8) Name and location of the hospital
 - 9) Name of the attending doctor

Notify the Rear Detachment Commander, providing the same information.

Post-Deployment: It may seem a bit perplexing, but some families experience as much stress at the reunion as they did before and during the actual deployment. Each family member needs to prepare for the reunion. After the initial exuberance and joy of the homecoming is over, you may notice that things don't seem the same and you shouldn't expect them to be the same. While the family was separated, each family member was still learning and growing and each had a specific role in the family based on the situation. When the deployed soldier returns home, those roles may need to be redefined. Go slowly and expect the unexpected from each other, and always

communicate with each other about how you feel. If you have trouble reintegrating, seek professional help before the situation escalates.

If the military spouse
develops a serious
problem such as injury or
illness, the military Chain
of Command, the Red
Cross, or the Chaplain will
contact you.





Child Care (Information provided by Patti McLane)

Resource and Referral Child Care Options: All families requiring information and referral on children ages 4 weeks through 19 years, full day/part day programs, hourly, before and after school and extended programs should contact the nearest Child and Youth Central Registration Office on Schofield Barracks or Aliamanu Reserve (AMR).

<u>Child Development Services</u> (CDS) can assist families with children that have special needs. However, no child can be placed until the Special Needs Specialist has determined whether the child needs to go through a Special Needs Resource Team (SNRT).

Childcare fees are based on total family income, however; CDS provides a 15% reduction for siblings in the same program. For more specific information call Central Registration.

Aliamanu Military Reservation (AMR) offers a playschool program for children age 3-5 and a free "Playmorning" activities program. "Playmorning" is a mobile program set up at various community centers in army housing areas to provide time for parents and young children to get together, share ideas, and learn through play.

Exceptional Family Member Program (EFMP) This is a program for children with special needs. Sponsors that have children with special needs must be enrolled in the Exceptional Family Member Program.

Registering at Child Development

Services. When registering your child(ren) for child care, activities or sports on post, bring the following items:

- Birth Certificate
- Official Shot Record (with negative TB Tine Test within the current year)
- Names, phone numbers, and addresses of two emergency designees other than parents/ guardians of the child. (You will need to add one more within 30 days of registration.)
- Dual/Single military are also required to provide a copy of a Family Care Plan.
- Non-refundable, annual registration fee of \$15 for one child or \$25 for family of two or more children.
- LES and/or pay stub for fee assessment into part, full day, or After School programs.
- For Childcare: Current Health Assessment (DA Form 5223-R) completed and signed by physician and sponsor. Due within 30 days of registration.
- For Sports or Activities: School physical and DA Form 5223-R.



Central Registration...

now requires APPOINTMENTS if you go between 2:00 pm and 5:30 pm

Walk-in's are accepted 8:00 am to 2:00 pm

For an appointment: Call several days in advance to

Central Registration:

AMR-833-5393

SB-655-5314

10-Hour Limit. There is a 10-hour childcare limit in effect on military bases on Oahu to protect children from being in unregulated and possibly unsafe childcare setting on a continual basis.

Any family member living in government quarters providing childcare for more than 10 childcare hours per week on a regular basis MUST be certified as a Family Childcare Provider. A "childcare hour" is defined as one child for ten hours per week or two children for five hours each per week, and so forth. Children from the same family count as one child.



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HOM

ALNE

Name: Central Registration

Address: Bldg 791

City: Schofield Barracks

Phone: (808) 655-5314

Name: Aliamanu Child Development Center

Address: Bldg 1783

City: Aliamanu Military Reservation

Phone: (808) 833-5570

Provides full-day, part-day, and hourly care for children six

Name: Ft. Shafter Child Development Center

Address: Bldg 900

City: Fort Shafter

Phone: (808) 438-1151

Provides full-day care for children six weeks to five years of

age.

Part-day preschool, toddler and hourly program are available

Home Alone Policy. Individuals will not leave children

under 10 years of age unattended in family quarters, motor vehicles, public transportation bus stops, playgrounds, parks or recreation areas, or any other place on post, under any circumstances.

S.I.T.E.S. Installation Database (March 2001)

IMPORTANT!!

<u>Curfew</u>. Children under 16 years of age <u>will not</u>, except in case of necessity, go or remain on any Army installation street, highway, public place, or private place held open to public between the hours of 10:00 P.M. to 4:00 A.M. unless accompanied by either a parent or guardian.

ian. Parents or guardians are responsible to ensure that children under their control or supervision abide by these

curfew restrictions.

S.I.T.E.S. Installation Database (March 2001)

Name : Helemano Child Development Center

Address : Bldg 30

City: Helemano Military Reservation

Phone: (808) 622-2642

- Provides full-day care.
- Headstart is available for children younger than pre-school

Childcare during In-Processing. Child and Youth Services (CYS) offers free childcare for single or dual military sponsors during in-processing. It's on a space available basis so the child might be placed in Helemano, Schofield Barracks, or Peterson.

The opportunity exists for up to 40 hours or five days of care...for FREE For more information contact the Central Registration, 655-5314.

Name: Peterson Child Development Complex

Address: Bldg 791

City: Schofield Barracks

Phone: (808) 655-5293

- Provides full-day, part-day, and hourly care.
- Provides part-day preschool and toddler age programs.

Childcare during medical appointments. Childcare

is FREE for same day appointments (Schofield Barracks Clinic only). Children must be registered, parents must attend an orientation, but the registration fee is waived if the patron only uses House of Blossoms care. For more information

contact the Central Registration, 655-5314.

Name: Schofield Barracks Child Development Center

Address: Bldg 9098

City: Schofield Barracks

Phone: (808) 655-7106

Provides full-day care for children six weeks to five years of

Head Start is a federally funded part-day and extended-day program for pre-school age children with an emphasis on language development. The program is free to qualifying families. For Wahiawa area call, 622-9806





Finances

Checking Remember to keep a good credit ratby paying your bills on time. You should not count on your spouse sending you money by mail, it is slow and very uncertain.

You should be aware of some of the options of a checking account. Direct Deposit is the easiest, fastest, and safest method of receiving your pay. You must have a joint checking account to use it, or a Power-of-Attorney that your bank approves before your spouse deploys. If you do not have a joint checking account, then your spouse may have an allotment made out to you. This guarantees that you will be receive a certain amount of money based on your spouses request.



<u>Credit Cards</u> Keep the use of credit cards to a minimum. They can give you a false sense of wealth. Avoid door-to-door salespeople and telemarketers.

<u>Financial Aid</u> to families with Dependent Children is a program designed to assist families where the father cannot support the family either because of absence or disability. The program is different in each state, and the applicant must be a resident of the state in which he/she is applying. Mothers who have remarried and whose spouses have not legally claimed the children as dependents may be eligible for the program. Applications are available at Social Services.

Department of Human Services (DHS) This is a community resource for low-income individuals and families. This organization determines eligibility for financial assistance, medical assistance, and food stamps. There is no fee for this service. Call for an appointment. West Honolulu: 586-8047 or 586-8048. Waipahu: 629-7171.

<u>WIC</u> Women, Infant, and Children (WIC) is a program designed as a nutrition education program for pregnant women, breast feeding mothers, infants, and children under five years of age. A WIC examination is needed for a child to participate in the program. The program provides coupons to purchase dairy products, formula, juices, cereal, peanut butter, eggs, etc.

WIC Services Branch Department of Health 235 South Beretania Street, Suite 701 Honolulu, HI 96813 Telephone: (808) 586-8175

Toll-free in-state: 1-(888)-820-6425 email: fnnakamo@mail.health.state.hi.us

The Food Stamp Program is a Federal program based upon economic need. In FY 2001 this program put food on the table for 7.3 million households each day. The Food Stamp Program allows low-income families to obtain enough food to provide a nutritional diet. Any family with a low or temporarily reduced monthly income may qualify for the Food Stamp Program. You may be able to get food stamps if you:

- work for low wages,
- are unemployed or work part time,
- receive welfare or other public assistance payments,
- are elderly or disabled and live on a small income, or
- are homeless.

Hawaii's Food Stamp Hotline: (808) 586-5230 or call the USDA at (800)-221-5689.

For some great information on food stamps to include how to apply and what the eligibility requirements are go to the U.S. Department of Agriculture's Food Stamp Program webpage on-line at http://www.fns.usda.gov/fsp/

Electronic Benefit Transfer (EBT)

As of June 2001, forty-two states (including Hawaii) have operational food stamp EBT systems.

EBT is an electronic system that allows the food stamp recipient to authorize a transfer from their account to a retailer to pay for goods received...similar to a debit card.

In the past, families participating in the Food Stamp Program had to use coupons to pay for items that fit the program's closely regulated criteria. These coupons were often lost, stolen, and on occasion even sold. In the early days these coupons weren't accepted everywhere and could be embarrassing for those who used them. Well, things are changing.

Currently, you still need to apply for food stamps by filling out the necessary forms at the Food Stamp office; however, there are plans in the not so distant future to allow initial applications on-line.

After it is determined that you are eligible you will be issued a card with a PIN number. This method enables the stores you frequent to process the food stamps quickly. It also greatly reduces potential fraud or loss of paper food stamps, and it allows the family a bit more privacy.



24-HOUR AUTOMATED ACCESS LINE

This is a Military Pay Inquiry Line

INTERACTIVE VOICE RESPONSE SYSTEM (IVRS)

DSN: 699-0665 COMM: 1-888-Pay Army (1-888-729-2769)

MILITARY PAY INQUIRY LINE

What is the Interactive Voice Response System ____ (IVRS)?

The Defense Finance and Accounting Service - Indianapolis Center developed a new feature for active duty Army Personnel to obtain current pay information by using a Persona

Identification Number (PIN). All you need is your PIN and Social Security Number (SSN) and a touch tone telephone to access your latest pay information.

How does it work?

You can call DSN or commercial. You will be asked questions to determine the appropriate routing of inquiries. You will be asked for your SSN and PIN. If you do not have a PIN, the system will authenticate the person calling by asking responses to questions on pay related data items. You will be issued a customized PIN to be used each time the system is accessed. Once the PIN is activated you will be able to access the following information:

- Net Pay/Direct Deposit Information
- Allotment Information
- Tax Information
- Bond Information
- Leave Balance Information

PIN Security

if your PIN is compromised, lost, stolen, forgotten or help is needed in using IVRS, please speak directly to a Customer Service Representative.

Other Services

This system also provides generic information on the following most frequently inquired on areas:

- · Non-Receipt of allotments
- Information on bonds in safe keeping
- Reporting procedures of lost or stolen bonds
- Inquiries regarding estimated earnings for purposes of civilian retirement
- Direct Access to a bond technician

REMINDER OTHER INQUIRIES RELATING TO A SERVICE MEMBER'S PAY ACCOUNT SHOULD BE MADE TO YOUR SERVICING FINANCE OFFICE.

Global Commands

To better move around in the automated system, you can use the following global commands at any time....

- Press 7 to hear the last message repeated
- Press 8 to exit the system
- Press 9 to return to the main/previous menu

ACTIVE DUTY QUICK KEY ACCESS

pay information by using a Personal per (PIN). All you need is your PIN Number (SSN) and a touch tone when to be pay information by using a Personal press the following numbers on the touch tone keypad of your telephone and receive access to the information noted:

Press 1: Net Pay/Direct Deposit—Hear current pay information and financial institution where deposited.

Press 2: Allotments and Bonds—Hear list of current allotment and bond information, start, end, amount, type and where allotment is sent or deposited.

Press 3: W-2 and Tax Information—Obtain federal and state, and year-to-date wage information, W-2, and tax information. Note: Active Duty soldiers are required to contact their servicing finance office for reissue and corrected W-2s.

Press 4: Leave information- Provides you with the current month's leave balance and the most recently processed leave data on your account.

Press 5: Garnishment Information—Hear total debt and amount collected to date on due obligations.

Press 6: Official Symbol and Address—(Air Force Only)

For more information on this and other pay related topics go to: http://www.dfas.mil/





Don't Write Bad Checks! People who are desperate are often tempted to write bad checks. If you are faced with the prospect of no food or the electricity being cut off, writing a bad check can seem like a reasonable solution. *It isn't.* In every state, writing bad checks is a crime. <u>Seek help!</u> AER (656-1900) provides financial

services. ACS (656-1900) offers services designed to promote financial stability, or contact the Department of Human Services (DHS) for assistance, Honolulu 586-8047 or Waipahu 629-7171.

Army Emergency Relief (AER)

can assist active duty personnel who are experiencing emergency financial problems. Emergencies might include a "No-Pay Due" LES, payment of rent to prevent

eviction, emergency medical and dental care, or a purchase of basic items that are essential to health and welfare. This assistance is normally in the form of an interest free loan. To apply, go to the AER Office, building #824 on Wheeler or call 656-1900.

Army Community Service (ACS)

can help active duty personnel and their family members by teaching them how to manage their finances and how to budget. They can also help with food

stamp applications and they have classes on a variety of subjects to include check writing classes. They can also help with emergency food assistance and the Christmas Dinner Program. ACS is also in Building #824 on Wheeler. For more information or assistance call 656-1900.

Army Finance:

Schofield Barracks

125th Financial Battalion
Bldg. 680
655-9094
Monday—Wednesday 9:30 am —4:00 pm
Thursday—CLOSED
Friday 9:30 am —4:00 pm

Fort Shafter

Defense Military Pay Office Bldg. T-123 438-1875

Monday—Friday 7:30 am —3:30 pm Travel: Monday—Friday 9:30 am—3:30 pm Disbursing Friday 8:30 am—3:30 pm hours emergency finance problems to the 125th Finance BN SDNCO at 655-2460. *On Thursdays during the duty day, the emergency phone number is 342-7207.* They can help you with the following:

Emergency Contact Numbers: Direct after duty

- Assist with pay-related documents
- Resolve pay-related problems
- In-processing
- Compute and prepare payments for:
 - PCS, TLA, and Travel
 - Reenlistment bonuses
 - Leave payments
 - Death gratuity payments
 - Advance payments

Savings Bonds

The savings bond system allows **ACTIVE DUTY MEMBERS** for all branches of military service to request bonds they have purchased through allotment deductions to be kept in safekeeping. These bonds are held until the member requests the bonds to be mailed to a current mailing address.

Requests must contain the members name, Social Security Number, a valid mailing address, and the bonds

they want mailed. Thirty days must be allowed before a member can claim non-receipt of a bond.

The members **signed** request may be submitted in writing or by fax to:

DFAS-IN ATTN: FDBE/BSK 8899 E. 56TH ST. INDIANAPOLIS, IN 46249 FAX: 317-510-4339 OR DSN 699-4339

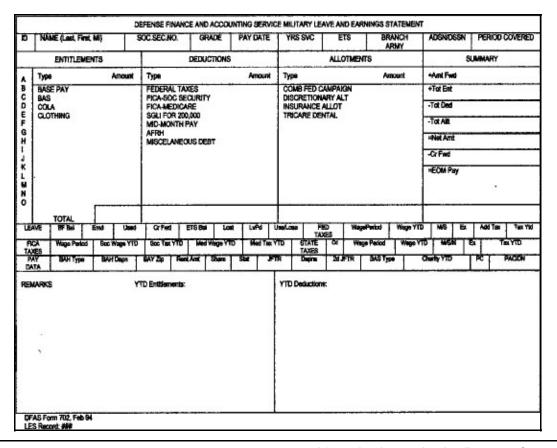
PHONE: 317-510-4339 OR DSN 699-4339

For more information visit the following websites:

- The Defense Finance and Accounting Service website at <http://www.dfas.mil/>
- The Office of the Secretary of Defense website at <http://militarypay.dtic.mil>







Understanding the Military Leave and Earnings Statement

NAME (LAST, FIRST, MI) - Soldier's Name.

SOC. SEC. NO. - Soldier's Social Security Number.

GRADE - Numeric pay grade.

PAY DATE - Also PEBD. The date the soldier entered active duty for pay purposes.

YRS SVC - Actual years of service.

ETS - Expiration Term of Service. The date which the soldier is scheduled to complete the current term of enlistment or obligation.

BRANCH - Branch of Service (e.g., ARMY).

ADSN/DSSN - Number used to identify the disbursing office.

PERIOD COVERED - The pay period. Normally one calendar month.

ENTITLEMENTS - The money the soldier has earned by type and amount. It includes all pay and allowance

earned (e.g., basic pay, basic allowance for quarters, clothing allowance, separate rations, variable housing allowance, etc.).

DEDUCTIONS - Deductions charged against military pay entitlements, indicated by type and amount (e.g., SGLI, mid-month pay, etc.).

ALLOTMENTS - Designated amounts of a Soldier's pay authorized to be paid out (e.g., checking, saving, Combined Federal Campaign, bonds, etc.).

AMT FWD - Dollar amount brought forward from prior LES, if any.

TOT ENT - The total of all entitlements before taxes and allotments are deducted.

TOT DED - The total of all deductions.

TOT ALMT - The total of all allotments.

NET AMOUNT - Net or take-home pay for the member. (Total entitlements and allowances minus deductions and allotments.).

CR FWD - Amount of unpaid pay and allowances carried forward to the net pay period.



EOM PAY - Actual amount to be paid to the soldier.

LEAVE

BF BAL - Number of leave days soldier has at the start of the fiscal year.

ERND - Leave earned this fiscal year or enlistment. Normally increases 2.5 days per month.

USED - Number of leave days used this fiscal year.

CR BAL - Current leave balance. (BF BAL + ERND - USED = CR BAL).

ETSBAL - Number of leave days, to include current balance, which can accrue until ETS.

LOST - Number of leave days lost.

LVPD - Number of leave days the soldier has cashed in for pay. (Not more than 60 days during career).

USE/LOSE - Number of leave days that will be lost if no more leave is taken before 1 Oct.

FED TAXES



WAGE PERIOD - Federal wage earned this period that is subject to Federal Income Tax Withholding (FITW). Allowances are not taxable.

WAGE YTD—Federal wage earned year-to-date that is subject to FITW.

M/S - Married/single used to compute FITW.

EX - Number of exemptions used to compute FITW.

ADD TAX - Additional Federal tax withholding as specified by the soldier.

TAX YTD—Taxes paid year-to-date for current calendar year.

FICA TAXES

WAGE PERIOD - Amount of money earned this pay period that is subject to FICA.

SOC WAGE YTD - Social Security wage earned year-to-date subject to FICA.

SOC TAX YTD - Social Security (FICA) deductions for the current calendar year.

MED WAGE YTD - Medicare wage earned year-todate that are subject to Medicare.

MED TAX YTD - Medicare deductions year to date.

STATE TAX

CD - Two digit state tax code.

WAGE PERIOD - Money earned this pay period that is subject to State Income Tax Withholding (SITW).

WAGE YTD - Money earned year-to-date that is subject to State Income Tax Withholding (SITW).

M/S - Married/single tax filing status.

EX - Number of exemptions.

TAX YTD - SITW withheld year-to-date.

PAY DATA (See next page for more information on BAH.)

BAQ/BAH TYPE - A code which correlates to the BAQ OR BAH type, (e.g., with dependents, without dependents, partial or single).

BAQ/BAH DEPN - An alpha code that indicates the type of dependent. I=Member married to member/own right, R=Own right, A=Spouse, C=Child, W=Member married to member, child under 21, G-Grandfathered, D=Parent, K=Ward of the court, L=Parents-in-law, S=Student (age 21-22), T-Handicapped child over age 21.

VHA/BAH ZIP - The postal zip code for the BAH computation.

RENT AMT - Amount of rent paid if applicable.

SHARE - Number of military sharing expenses.

STAT - VHA status—accompanied or unaccompanied.

JFTR - Joint Federal Travel Regulation code for overseas station allowance calculation (COLA, etc.).

DEPNS - Number of dependents authorized for overseas station allowance. For VHA calculations.

2DJFTR - The JFTR code based on the location of soldier's dependents for COLA purposes.

BAS TYPE - An alpha code that indicates the type of Basic Allowance for Subsistence (BAS) the soldier receives, if applicable. B=Separate Rations, C=TDY/



PCS/Proceed Time, H=Rations-in-kind not available, K=Rations under emergency conditions.



CHARITY YTD - Charitable contributions for the calendar year.

TPC - Training Pay Category Code. The code which indicates the pay status for

Guard or Reserve member.

PACIDN - The eight digit Army Personnel Administration Center Identification Number (PACIDN) code or Unit Identification Code (UIC).

REMARKS - The remarks area will contain a line by line explanation of changes to the account throughout the month. Including allotment starts, stops, and changes and general information.

YTD Entitlements—The cumulative total of all entitlements for the calendar year.

YTD Deductions—The cumulative total of all deductions for the calendar year.

Common Questions About....

Allotments: Many soldiers who go on extended TDY or on unaccompanied tours set up discretionary allotments for their spouses back home. While it is generally a good way to avoid overspending by writing double checks from one account, allotments are only paid out <u>once a month</u>. The soldier's paycheck however, will be reduced by half of the allotment amount at mid-month and end-of-month. So, whenever your spouse sets you up with an allotment for support, ensure you have sufficient funds to cover the extra two weeks until payday!

No pay due: Payday has finally come and your LES EOM amount says \$0.00. What happened? Well, if the soldier hasn't been fined or forfeited all pay under UCMJ action, or had to reimburse the government for lost property, a look at the status of your DPP ac-



count may be in order. Because if your DPP account is in collection status, AAFES takes all monies owed in a lump sum out of your check.

Power of Attorney: The soldier is in the field, on a mission, or in the hospital when the pay comes up short. Can you take care of it with a General Power-of-Attorney from your husband? Unfortunately, no. All pay matters require personnel actions from the soldier to the unit S1.

Child Support/Alimony: In order to collect child sup-

port which your ex-spouse/absent parent was ordered by court to provide, you might want to contact either an attorney, or your local child support enforcement agency in order to obtain an Income Deduction Order or Income Withholding Order. For alimony, you might want to contact an attorney to obtain a garnishment. In order to collect the support/alimony you were ordered to receive, the Defense Finance and Accounting Service, needs an order from a court or child support agency that directs the government to pay monies for support or alimony. You do not need to send the underlying order, (e.g., a divorce/separation decree). In order for a withholding order to be processed, it must include the debtor's full legal name and social security number. Other identifying information concerning the debtor, such as a home or work address, would expedite the processing of the order. Also, include a return address on any correspondence, not just on the mailing envelope.

Defense Finance and Accounting Service Cleveland Center, Code L PO Box 998002 Cleveland, Ohio 44199-8002 (216) 522-5301 (Customer Service) (216) 522-5394 (Fax No.)

If the non-custodial parent has been ordered to provide health insurance coverage for a child, you should send a copy of the order directing the provision of coverage to the non-custodial parent's personnel office. Do not send these orders to DFAS as they cannot process them.

Basic Allowance for Housing (BAH). January 1st marked another year of the housing allowance called Basic Allowance for Housing (BAH). BAH is based on geographic duty location, pay grade, and dependency status. The intent of BAH is to provide uniformed service members accurate and equitable housing compensation based on housing costs in local civilian housing markets, and is payable when government quarters are not provided. Effective January 1, 2000, most pay grades, at most locations, were entitled to increased housing allowances. In areas where the published BAH for a grade is lower than last year, individuals will continue to receive the higher amount, indefinitely, until an interruption in eligibility, defined as a PCS move or change in dependency status.

DoD and the Services developed BAH to improve and enhance housing allowances for all members, taking into account complaints with the old VHA program.



Eligible members will receive one monthly dollar amount for BAH, in place of separate Variable Housing Allowance (VHA) and Basic Allowance for Quarters (BAQ). A grand-

fathering provision, known as rate protection, will keep individuals from experiencing reductions in housing allowances, as long as their status remains unchanged. Practically speaking, this means individuals will be entitled to the 1 January, published BAH rate, or the amount of housing allowance they were being paid 31 December, whichever is larger. Rate protection contin-

ues until the member incurs a change in status, defined as 1) a PCS move, 2) a decrease in grade, or 3) change in dependency status. Promotions are specifically excluded in the definition of a change in status. Like BAQ, BAH distinguishes between withdependents and without-dependents, but not the number of dependents. BAH rates are computed as whole dollar amounts, rounding to the nearest dollar.

For more information: http://www.dfas.mil/money/milpay/

Basic Allowance for Housing Compared to VHA/BAQ			
Problem: VHA/BAQ	Remedy: BAH		
Member gets less allowance when new rates are lower	Rate Protection When new rates are published, (Jan 1) no individual will see a decrease in the BAH they are receiving		
Creeping growth in out-of-pocket costs	Delinked growth in allowances from the pay raise, which historically lagged behind housing inflation		
The so-called Death Spiral: When low allowances force members into inadequate housing, and they report low costs on the VHA survey, which, in turn, drives the allowances further down	Fairer, more accurate measurement of housing costs, based on housing costs in each areanot what the member is spending		
VHA OFFSET	BAH is a flat rate, so members spending less than their housing allowance no longer have their allowance reduced		
Geographic/ pay grade inequity	Same dollar amount out-of-pocket for a given pay grade at all geographic locations. Same percent out-of-pocket for every grade* *relative to the nation-wide (NOT local) median cost of housing by pay grade		
Burdensome annual re-certification of actual housing cost	No need to furnish copies of leases or mortgage documents		
Pay grade rate inversions	Burdensome annual member survey of housing costs		
Burdensome annual member survey of housing costs	No VHA survey		
Drastic changes in any year	Multi-year transition		
Slow response to housing cost inflation	BAH based entirely on current housing market data		



Did you know...

By the end of the Civil War, between one-third and one-half of all U.S. paper currency in circulation was counterfeit. Source: Federal Reserve.



Thrift Savings Plan

Authorization for a tax-deferred TSP

The National Defense Authorization Act for Fiscal Year 2000 along with the Floyd D. Spence National Defense Authorization Act for the Fiscal Year 2001, authorize a Thrift Savings Plan (TSP) for military members.

A Thrift Savings Plan (TSP) is a retirement savings and investment program that has been available to civilian employees of the Federal Government since 1986. The purpose of the TSP is to provide retirement income. It offers participants the same type of savings and tax benefits that many private corporations offer their employees under the "401(k)" plans. It allows members to save a portion of their basic pay in a special account. Both the money placed into this account and its earnings would be tax-deferred until withdrawal. So, members who save \$1,000 and are in a 15% tax bracket, save \$150 in taxes for that year. Not only is there a tax savings in the year the money is placed in the account but there are more future earnings because the money saved on taxes goes to work making more money. Because the earnings are not taxed until withdrawn, the compounded growth can be substantial. This is a retirement account and the money cannot normally be withdrawn, without penalties, until the member reaches the IRS specified age of 591/2. Participants will be permitted to borrow against their TSP accounts at very favorable rates. These loans may be used to pay for cars, purchase a home, or meet a personal need for extra cash.

Current plans would allow a member to deposit 5% of basic pay and any amount from special and incentive pays and bonuses into a TSP up to the IRS limit, currently \$10,500 per year. Unlike the Federal Employee Retirement System's Thrift Savings Plan, the government will not provide any matching funds. Even without a matching contribution, TSPs are an excellent way to save for retirement—because their tax-deferred status enables the funds to compound more rapidly than in a taxable savings account or mutual fund.

Though the military TSP is managed by the Federal Thrift Savings Board that manages the federal civilian TSP, the military TSP will be tracked in separate accounts called UNISERV. The selection of funds will be the same as the federal civilian TSP.

There is one case where matching funds may be offered. The Secretary of Defense is permitted to establish a retention incentive that would allow matching funds of up to 5% of pay for a 6-year service commitment. For more information: <http://pay2000.dtic.mil/> or <http://www.tsp.gov/uniserv/index.html>

Retirement Choice

For those who entered after July 1986

Members who entered the service after July 31, 1986, will be given a choice of retirement plans at their 15th year of service. There are two options:



- Take the pre-1986 retirement system (High-3 System) OR
- ♦ Elect to receive a one-time lump-sum Career Status Bonus (CSB) and have length-of-service retired pay computed under the post-1986 retirement system (the Military Retirement Reform Act of 1986, or 1986 MRRA, commonly known as REDUX). This option is referred to jointly as the CSB/REDUX option.

Both options have their own merits. Neither is universally better than the other. Which option is more advantageous can only be determined by each individual for his or her own unique circumstances and preferences.

For more information or to use the Retirement Calculator: <http://pay2000.dtic.mil or <http://militarypay.dtic.mil



AAFES RELEASE NO. 01-014 RELEASE DATE: February, 2001

AAFES tests program to eliminate Social Security number on checks

DALLAS - In today's financial climate, where the issue of personal privacy is of the utmost importance, the issue of Social Security numbers on checks is fast becoming a major concern among shoppers everywhere. Army and Air Force Exchange Service (AAFES) customers are no different and share in the concern that the use of Social Security Numbers on checks is an open invitation for identity theft.

In an effort to eliminate the need for Social Security Numbers on checks, AAFES has set up a three-phase process. The first phase was a pilot "proof-of-concept" test conducted in November 2000 at five military installations. These sites were at the HQS AAFES store in Dallas, and the Fort Sam Houston MCSS, Service Station and Shoppette; and the Lackland AFB MCSS, Shoppette and Autopride in San Antonio, Texas.

Currently, AAFES cashiers enter the Social Security number of the sponsor of the check. Under the new system, the Social Security number of the person presenting the check will be entered. This will be accomplished by taking the Social Security number off the presenter's ID card. The Social Security Number will not be required to be shown on the check. The check will be scanned using MICR reader technology, reading the routing number, account number and check number.

The testing period for what AAFES calls its "Check Acceptance Test" began in early February at the exchanges in San Antonio and is expected to run through late February. If the program goes as expected, a world-wide rollout is planned to start in early April.

"It is AAFES' policy to take every practical step to ensure the privacy of the service members, retirees and the family members we serve," said Tim Bailey, Chief of AAFES' Management Information Systems Fiscal Support Branch. "AAFES has made this commitment as a part of our mission to better serve our customers throughout the world."



Two-Party Check Fraud

DALLAS – An increase in fraud has the Army and Air Force Exchange Service (AAFES) emphasizing the negative consequences that can result when customers cash checks for unknown or unreliable second parties.

"The convenience exchange customers enjoy when cashing a check made out to them from someone else can be costly," said Col. George W. Pease, chief of AAFES' Loss Prevention Division. "Particularly if that someone else has insufficient funds, bad intentions or both."

Many customers fail to realize that the debt and fees created by fraudulent two-party checks become the <u>legal responsibility of the individual cashing the check, not the check writer</u>. Additionally, under AAFES' policy, the individual cashing the bad check, and his or her family, face suspension of check cashing and credit privileges at exchange facilities.

"The typical two-party check fraud victim is an exchange customer with full privileges who unwittingly

cashes a check for an individual whose checking account is overdrawn," said Pease.

Though adults make up the majority of victims, minors are increasingly the targets of two-party check fraud. Exchange stores have reported instances where suspected gang members have paid minors to cash stolen checks.

In addition to spreading the word about the increasing threat, AAFES is stepping up internal prevention measures, said Robert A. Eaves, chief of training and procedures for Loss Prevention.

AAFES has implemented worldwide training to inform its employees of the growing problem and to develop improved means of heading off bad checks. The training emphasizes that employees, in addition to verifying the check casher's eligibility and fund availability, are to verify the check writer's too, when possible.

The sign AAFES requires each of its check cashing facilities to post already lists the responsibilities and requirements associated with two-party checks. AAFES is exploring the potential benefit of modifying, or adding, to existing signs, Eaves added.





Army and Air Force Exchange Service (AAFES)

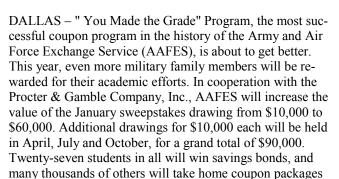
July 25, 1895 the War Department issued General Order number 46 directing post commanders to establish an exchange at every post where practicable. This general order set the standard for the concept and mission of today's exchange service.

Since that time, AAFES has been supporting the military community through various programs and initiatives to include setting up *Field Exchanges* when units are deployed to remote locations. In this section I will briefly show some of the highlights...for more information go to <http://odin.aafes.com/Bases/index.asp>>

Look through the on-line catalog, check out the movie schedule, get information on the latest sales, order from the Army Military Store (Clothing Sales), look for special promotions, shop the on-line bookstore, and view employment opportunities. You can also find maps and directions to any AAFES facility.

AAFES RELEASE NO. 01-011 RELEASE DATE: February, 2001

AAFES Awards Bonus Bonds for Bright Brats -"You Made the Grade" Program





Started in February 2000, the "You Made the Grade" Program is designed to reward students in grades six through 12 for above-average academic achievement, and to inspire them to work that much harder. Last year the program awarded thousands of dollars in discounts on brand name merchandise favored by teens, and distributed \$30,000 in U. S. Savings Bonds among nine deserving students from around the world.

Students wishing to participate should bring their B-average or better report cards to their local AAFES main exchange in order to receive their coupon packages. Sweepstakes entry forms are included in the coupon packages, and should be mailed to the address shown on the form. Students may receive one coupon package per report card, but may enter the sweepstakes only once every three months. See your exchange manager for details, and *keep studying*!

AAFES RELEASE NO. 01-012 RELEASE DATE: February, 2001

worth \$50 in brand-name discounts.

Military Star card interest rate lowered again

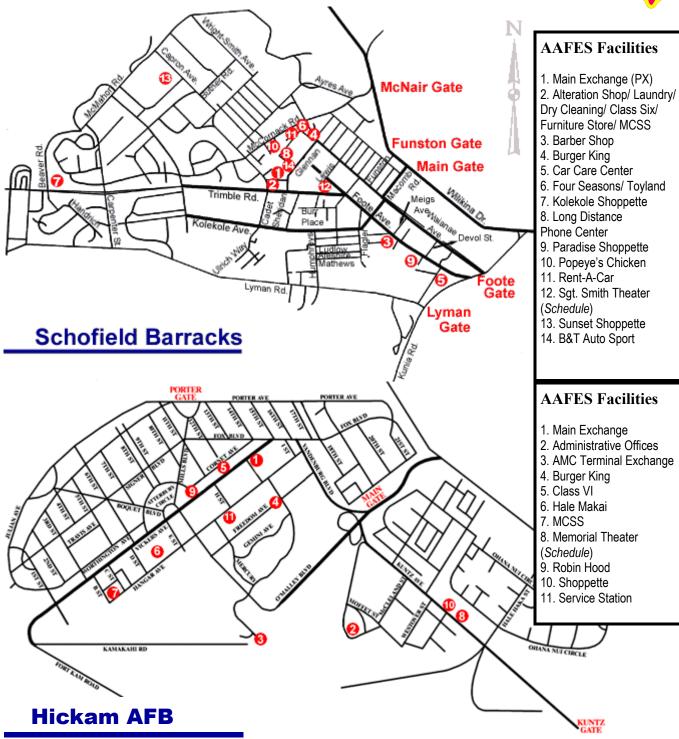
DALLAS -- For the second time in the past four weeks, The Federal Reserve has lowered key interest rates by one half percent. As a result, banks also reduced their prime lending rate by one half percent. The Military Star card is reducing its interest rate from 13.75 percent to 13.25 percent, effective 15 February 2001. On January 17th, the interest rate on the Military Star card was lowered from 14.25 percent to 13.75 percent.

The Military Star card is accepted at all AAFES, NEXCOM, MCX and Coast Guard exchanges, including catalog and

military clothing stores operated by AAFES and Marine Corps exchanges. The new rate does not apply to UCDPP/ Military Sales Plans, special promotions already in existence, customers on deployment whose balances are treated under special conditions or those who have balances at reduced rates. Deployment is defined as travel overseas in conjunction with JCS deployment orders.

The interest rate is computed by adding 4.75 plus the U.S. prime rate. This decrease maintains the highly competitive rate of the Military Star card. According to www.bankrate.com, bankcard variable interest rates now average as follows: Standard cards, 17.09 percent; gold cards, 16.56 percent; and platinum cards, 16.51 percent.





Additional Sites:

- 1. Aliamanu
- 2. American Samoa
- 3. Bellows AFS
- 4. Ft Derussy
- 5. Ft Shafter
- 6. Helemano
- o. Helemano
- 7. Hickam AFB

- 8. Johnston Island Exchange
- 9. Keaukaha Military
- 10. Maui Exchange
- 11. Pohakuloa Training Area
- 12. Schofield Barracks
- 13. Tripler Med. Center
- 14. USAR Const. Res. Center
- 15. Waianae Recreation Area
- 16. Wheeler AFB

For information on additional locations:

<http://www.aafes.com/conus_wer/ hawaii/chooser.htm>>

OR

<<http://odin.aafes.com/Bases/ index.asp>>



Army Community Service (ACS).

ACS assists active duty and retired soldiers and their family members, and Department of Defense civilians with relocation and other quality-of-life concerns. The services and programs they offer include:

- Consumer Affairs and Financial Counseling
- Exceptional Family Member Program
- Information, Referral and Follow-Up
- Emergency Food Assistance
- Family Advocacy
- Food Stamp Assessment Class
- ♦ Lending Closet
- ♦ Relocations Assistance Program
- Foster Care Program
- ♦ Army Emergency Relief (AER)
- ♦ Family Member Employment Assistance Program
- Installation Volunteer
- Unit Service Strategy Coordinators

Emergency Food Locker. The Emergency Food Locker program provides short-term emergency food assistance to families in need. Eligible clients receive a one to three day supply of food until the clients can get the help needed. Clients are linked with an Information, Referral and Follow-Up Specialist for additional assistance as needed.

Information, Referral, and Follow-Up Program.
This program assists families with any problem, con-

Army Emergency Relief (AER) is a private nonprofit organization incorporated in 1942 by the Secretary of War and the Army Chief of Staff.

Who Does AER Help?

- Active duty soldiers, single or married, and their dependents
- ARNG and USAR soldiers on active duty for more than 30 days and their dependents
- Soldiers retired from active duty for longevity or physical disability, and their dependents
- ARNG and USAR soldiers who retired at age 60, and their dependents
- Surviving spouses and orphans of soldiers who died while on active duty or after they retired

What Can AER Do?

- Help with emergency financial needs for:
 - Food, rent or utilities
 - Emergency transportation and vehicle repair

Volunteers...

Are always needed and welcome at ACS no matter what your talents may be. You can donate as much or as little time as you desire.

Volunteers receive on-the-job training and FREE CHILDCARE for the time spent doing volunteer work for ACS.

Schofield Barracks Area Bldg. 824, Wheeler Army Airfield 656-1900 Monday-Friday 7:30 am to 4:30 pm

cern, or question. ACS staff assess the scope of the problem and provide resources for developing solutions. If necessary, referrals to military and civilian agencies are provided to assist with personal, financial, family and marital problems.

- Funeral expenses
- Medical/dental expenses
- Personal needs when pay is delayed or stolen
- Give undergraduate-level education scholarships, based primarily on financial need, to children of soldiers

What Can't AER Do?

- Help pay for nonessentials
- Finance ordinary leave or vacation Pay fines or legal expenses
- ♦ Help liquidate or consolidate debt
- Assist with house purchase or home improvements
- ♦ Help purchase, rent or lease a vehicle
- Cover bad checks or pay credit card bills

How Do I Find AER When I Need Help?

- First, see your unit commander
- ♦ Then, go to your AER Section at ACS



What Should I Bring With Me?

- Military ID card
- ♦ Leave and Earnings Statement
- Leave/PCS orders
- Substantiating documents (car repair estimate, rental agreement, utility bill, etc.)

How Long Does It Take To Get AER Help?

You can expect a quick decision on your request for assistance.

What Kind Of Assistance Can I Expect?

- ♦ An interest-free loan
- A grant (an outright gift of funds) if repayment of loan will cause undue hardship
- Part loan and part grant

Is There A Dollar Limit On AER Help?

No. AER assistance will meet your emergency need.

Do I Have To Contribute To AER To Get Help?

No. If you are eligible for AER assistance and have a valid emergency need, AER will help you.

Does AER Get Its Money From The Government?

No. AER does not receive any appropriated or non-appropriated government money.

From Where Does AER Get Its Funds?

- Voluntary contributions from active and retired soldiers
- Repayment of AER interest-free loans
- Income from investments
- Unsolicited contributions

For more information: <<http://www.aerhq.org/>>

Contributions: AER is supported by voluntary contributions from soldiers (active and retired) solicited during the Army's annual fund campaign for AER. Contributions are also accepted at any time from Army or civilian individuals or organizations. Contributions may also be made in the form of memorials honoring deceased soldiers or family members, as bequests from individuals or estates or as special donations. Over 90 cents of every dollar you contribute goes to help military families in need, and

all contributions are fully tax deductible.

The AER fund raising campaign is conducted annually by the U.S. Army from *1 March through 15 May*. Contributions may be given to any AER section or can be mailed to:

HQ AER 200 Stovall Street, Room 5N13 Alexandria, VA 22332-0600



Legal/Administrative

The Staff Judge Advocate's Office advises you and your family about personal legal affairs, including Wills, Power-of-Attorney, adoptions, name changes, landlord and tenant relations, consumer affairs, marital rights and obligations, and other legal matters. In addition, Notary Public services are normally available. All assistance is free. However, some legal matters involve civilian court proceedings. Military attorney's generally may not represent you in court but can refer you to civilian attorneys or to civilian legal services agencies that may be able to represent you. You may ask a Legal Assistance Officer to read and advise you on any contract free of charge. Never sign a contract without completely reading and understanding it. Never accept verbal promises, which are not written into the contract. Do not make important, expensive purchases without consulting with your spouse. Be prudent and cautious in spending money and especially in using your Powerof-Attorney.

It is important for you to have in your possession certain documents and family records. Should an emergency arise, you may need some or all of those documents. Refer to the checklists in this handbook for some examples of those important documents.

Power-of Attorney:

- General Power-of-Attorney: Authorizes you to conduct all family business which would otherwise require your spouse's presence.
- Limited Power-of-Attorney: Authorizes you to conduct only the matter specified in the document.
- Medical Power-of-Attorney: Authorizes a person (other than yourself) to authorize medical care for family members should you not be available. Normally used for someone who regularly provides childcare for your family.



Domestic Violence and Abuse

Domestic violence is a pattern of coercive, controlling behavior that can involve physical, sexual, verbal, or emotional abuse. Although almost anyone can be a victim of domestic violence, women are, by far, the most common victims. In homes where domestic violence occurs, children are also at risk for physical and emotional abuse. Domestic violence is often witnessed by children in the home causing hurt from being exposed to psychological and physical abuse and sometimes perpetuating the problem. Children who grow up in violent homes are more likely to become violent themselves. The following is a list of the different types of abuse and their definitions.

Types of Abuse

- Physical- slapping, punching, burning, pushing, biting.
- Verbal- hurtful statements like "You're stupid,"
 "You're ugly," or threats like "If you do that again, I will kill you."
- Emotional/Psychological- being denied love or affection; neglect (not being given proper clothing, attention, food, or housing).
- Sexual- being touched in a way that is sexual or unwelcome, being forced to have intercourse, being made to look at sexual photographs or movies.
- Domestic Violence- witnessing the adults who live with you hitting or abusing other or another family member.

Statistics on Domestic Violence

- Domestic violence is the leading cause of injury to women.
- Every 9 seconds a women is beaten.
- 95% of all domestic violence victims are women.
- Women age 20 34 endure the highest rates of domestic violence.
- Women are more likely to be attacked by someone they know rather than by a stranger.
- Nearly 2 in 3 female victims of violence were related to or knew their attacker.
- Every year an estimated 4 million women in the United States are severely assaulted by their partners.
- 42% of all murdered women are killed by men who profess to love them.
- An estimated 90% of abuse goes unreported.
- 70% of abusers will ultimately abuse their kids.

How do I know if I am being abused?

Sometimes its hard to admit you are being abused. The following questions are to help you in determining if you or someone else you know are in an abusive situation.

Does your partner:

- Control where you go and what you do?
- Constantly criticize you and your abilities as a wife or partner, mother or employee?
- · Behave in an overprotective manner?
- Threaten to hurt you, your children, pets, family members, friends, or himself?
- Get suddenly angry, or "lose his temper"?
- Destroy your personal property?
- Hit, punch, slap, kick, shove, or bite you?
- Prevent you from working, attending school, or going where you want to when you want to?
- Deny you access to family assets such as bank accounts, credit cards, or car?
- Force you to have sex against your will?
- Insist that you engage in sexual acts which you do not enjoy?
- Insult you or call you names?
- Use intimidation or manipulation to control you or your children?
- Humiliate you or your children in front of others?
- Turn minor incidents into major arguments?
- Blame his behavior on you, or on his "temper", "stress", or drugs/alcohol?

Have any of these incidents happened more than once in your relationship? Over time have they increased in number or severity? If so, you may be a victim of domestic violence. You are not the one to blame, and know that you are not alone. Help is available.

Personal Safety Plan

Victims of abuse should always have a personal safety plan ready to go in case a severe incident occurs.

- 1. Decide where you will go and how you'll get there the next time he becomes violent.
- 2. Leave \$20 or more, an extra set of car keys, and extra clothing hidden outside of your house or at a neighbor's house.
- 3. Keep important documents (birth certificate, medical records, financial records, marriage license, etc.) hidden near an exit or at a neighbor or friend's house.
- 4. Tell someone you can trust about the violence. Try



to develop friendships with neighbors. Ask them to call the police if they hear suspicious noises coming from your house.

- 5. Develop a code word with your children, neighbors and friends that lets them know you need to get out now
- 6. Let your children's teachers and school principals know enough about your situation to respond supportively in a crisis situation. Ask them not to release the children to their father if you should report to them that you are about to leave home.
- 7. During an episode of abuse, try to avoid being cornered in a bathroom, garage, kitchen, near weapons, or near any other place where there are sharp or heavy objects.
- 8. Do not try to fight back if he seems to be "building up", especially if he is drunk or on drugs...instead, get

out of the house. If you cannot leave safely, keep your back towards an open space, not a corner.

9. If you do leave, always take your children.

10. Call the police at 911 to report any incident of violence.

For more information go to: United States Department of Justice << http://www.usdoj.gov/>>

Or call:

Hawaii State Coalition Against Domestic Violence 98-939 Moanalua Road Aiea, HI 96701-5012 Phone: 808-486-5072

FAX: 808-486-5169

If you or someone you care about is in an abusive situation seek help!

Joint Military Family Abuse Center. The Center has a <u>24-hour Crisis Hotline</u>, <u>533-7125</u>. The location of the Shelter is Confidential for the protection of those who seek help there.

This Center provides a safe refuge for abused military spouses (with or without children) and abused children, if accompanied by a non-abusing parent.

Transportation to the shelter can be arranged, and there is no fee for the services provided.

To report child and spouse abuse during duty hours:

Schofield Barracks—433-8575

Fort Shafter Area—433-6690

State of Hawaii Child Protective Services accepts child abuse calls 24 hours a day, call 832-5300.

Help is Available

Police/Ambulance 911

Shelters (Safe place to stay) 24 Hour Hotlines—*Oahu*

 Shelter Hotline
 841-0822

 Military
 533-7125

 Windward
 528-0606

Counseling and Support

Family Peace Center 596-0900

Developing Options to Violence ... 532-5100

Legal Support

Sex Abuse Center

Oahu 524-7273



MEDICAL CARE.

During your in-processing to the 25th Infantry
Division (Light) you will need to transfer
your family to TRICARE Pacific Region.
You will also need to choose a primary
caregiver within the local military medical

community. You will be given a choice of using the Tripler Army Medical Center (TAMC) or the Schofield Barracks Clinic.

Schofield Barracks Clinic—TAMC is some distance away from Schofield Barracks and during high traffic may take a considerable amount of time to get to an appointment. So, if your family is going to be living on Schofield Barracks and your family's medical needs are somewhat routine then you might want to choose the Schofield Medical Clinic. Whenever necessary the Schofield Clinic will refer you to TAMC for special services.

- FP Appointment Line 433-2778, then 1, 4, 1
- FP Appointment Cancellation Line 433-8010

The Family Practice (FP) Service is located in Building # 682. Access is via the adjoining Health Clinic main entrance in Building # 676. You need to check in for all appointments at the Family Practice reception desk, which is located to the left of the main entrance as you enter the building. You will also notice that the medical records section and the pharmacy are located in this same area.

Directions:

To get to Schofield Barracks: The Clinic Is on the corner of Waianae Avenue and Ayres.

- Turn into Macomb Gate from Hwy. 99 (Wilikina Drive).
- Proceed to Waianae Avenue (must turn right on to Waianae Ave.)
- Remain in the right lane after turning on to Waianae Avenue. Continue down Waianae Avenue to the four-way stop sign at the intersection with McCornack Road.
- Turn left on to McCornack Road and proceed up the small hill and turn left into the large parking lot at the top of the hill, just past Building # 690, Grant Hall. This is the Health Clinic parking lot.

<u>Tripler Army Medical Center (TAMC)</u> - If you live on Aliamanu Military Reservation (AMR) in the Red Hill area you would be closer to TAMC than to Schofield Barracks and so may want to choose TAMC as your clinic.

TAMC Appointment Line 433-2778, then 1, 2

To get to Tripler:

- Take H2 South to H1 East,
- Exit H1 at Exit 13 (78 East) and follow 78 until you reach the Tripler exit.
- After the exit, stay in the left lane, turn left at the first light, stay on that road (right lane) and it will take you to the medical center.

Note: Make sure when you Exit H1 that you don't take the AIEA exit which is to the right, if you do it'll take you a while to get back on course. Also, if you accidentally get on H3 instead of 78 you will have to go all the way to Kaneoa Bay before you can turn around.

To take the Bus Service—

Military shuttle bus service is available Monday through Friday, to the following bases and pickup sites as listed:

- Hickam AFB 1 A Schofield Barracks - 4G Fort Shafter - 4G Pearl Harbor - 1A
- Schedule available at the A-Wing and G-Wing Information Desks.

The public bus service runs at 10 minutes after the hour until 10 p.m., seven days a week, at the cost of \$1 (exact fare required). Bus stops are located outside the E, D, and G-Wings. The Information Desk may be reached at 433-6661.

For more information on TAMC, Schofield Barracks Clinic, or any of the programs they offer go to <<http://www.tamc.amedd.army.mil/>>

Ambulance on or off post—911 Acute Care Clinic (ACC) - 433-8850 Schofield Barracks FP Nurse Line—433-8155



Acute Care Clinic (ACC). The ACC provides care to patients experiencing acute illnesses or injuries. In addition to providing acute care to walk-in patients, the ACC provides 24-hour Basic Life Support Ambulance Services. All individuals must be enrolled in either TRICARE Prime or Tripler Silver, and enrolled at the Schofield Barracks Health Clinic

to be eligible for care.

The Acute Care Clinic is located in Building # 684 on the first floor. Access is via the ACC front door facing the entry driveway from Waianae Avenue.

Hours: 6:00 A.M. – 9:00 P.M. Ambulance—24 Hours

Each patient arriving for care at ACC is evaluated by medical personnel and assigned an urgency priority based on their assessed condition:

1. <u>Emergent Patients</u> with life-threatening conditions are considered as first priority and will be seen ahead of all other patients.

2. <u>Urgent Patients</u> with stable but serious conditions are seen ahead of all but Emergent patients, and will be seen by the physician within 15 minutes.

- 3. <u>Non-Urgent</u> Patients with stable, non-life-threatening conditions.
- 4. <u>Routine</u> Patients assessed as having a condition considered chronic.

In order to improve the care available to patients with life-threatening or serious conditions, patients assessed as either Non-Urgent or Routine will be given an appointment with their Primary Care Provider either the same or next day depending on appointment availability.

Defense Enrollment Eligibility Reporting System (DEERS). Active duty military personnel are automatically enrolled in the DEERS program, but it's up to the active duty soldier to ensure that his or her family members are enrolled. Family members can be denied health benefits other than emergency care if they are not enrolled in the DEERS program, so be sure to enroll them as soon as possible. To enroll a new spouse, take your marriage certificate to the local military personnel office. To enroll a newborn take their birth certificates to the personnel office. For more information on DEERS call 433-9166 or 9167.

Fisher House. The Fisher House provides out-of-town family members with a place to stay that's inexpensive and near TAMC. So, when the active duty soldier or their family members are in TAMC with severe injuries or illness the parents or other close relatives can be nearby. There is such a great request for these ac-

commodations that the Tripler Army Medical Center PAO just announced a ground breaking for a second Fisher House in August 2001. A service charge of \$10 per night is charged but eligibility must be determined by Social Work Services. Social Work Service is located on the second floor of B-Wing of Tripler. The telephone numbers are 433-6606 or 433-6607. For more information on the Fisher House call 433-1291, 1292, or 1293.

Although this book does not take the place of a healthcare professional it is a valuable handbook. It covers a variety of healthcare issues and what to do to take care of you and your family's health.

A copy of the *Healthwise* ® *Handbook* is is-

sued to each soldier who in-processes any of

the 25th ID(L) medical clinics.

If you do not get one when you sign in...ask for it.

For more information on the Fisher Foundation go to http://www.fisherhouse.org/.

Blood Bank. The Blood Bank provides a complete range of Donor Center and Transfusion services. If you are willing to donate, the Donor Center is located at 2A207 (just off the main elevator on the 2nd Floor). Donations include regular blood units, self-directed units for anticipated surgeries (autologous), and individual platelet collections (apheresis). There is always a high demand for all of these bloods and blood products.

In addition, each unit in the 25th ID(L) participates in a blood drive, which rotates through the units. Announcements are posted in many places to include the HAW.

Please call the Tripler Donor Center at 433-6195 for more information and/or an appointment, or leave a message at 433-6779 (Transfusion Services). Blood Donors do make a real difference. Donate today.

Wellness Program. If your spouse has TRICARE Prime, during the in-processing he/she will take a class with the "Wellness Program". Upon completion of this class, the soldier will receive a Wellness Card. Card holders can then obtain certain medications without a doctor's appointment. A list of these medications can be found on the following page.

The "Wellness Program" class is offered on Mondays and Tuesdays at 1:00 p.m. in Building # 673. For more information call **433-8675**.



Wellness Program Self Care Medication Information

With our Wellness Program, you can check for your symptoms on the following list and pick the medications that will best suit your needs. After deciding what medication you would like to get, please present your Wellness Card at the "In Window" to obtain your self care medication request form and get what you need today without seeing your doctor. Read the intended use, directions, and warnings on the manufacturer's packaging! Please ask to speak to a pharmacist if you have any questions. For more information call 433-8675.

**Use of brand names is only for simplicity; it does not mean the brand name will be issued or promoted by this facility.

	Your Symptoms	Medications		
	Allergy Symptoms—runny nose, sneezing, watering eyes, itchy eyes/nose	**Benadryl capsules 25 m **Benadryl elixir	ng	
0	Athletes foot, jock itch (fungal infections)	**Mycelex topical cream		
	Cough due to colds or flu	**Robitussin DM syrup		•
	Diarrhea	**Immodium A-D caplets **Pepto-Bismol tablets		
	Heartburn/Acid Indigestion	**Maalox Extra Suspension **Pepto-Bismol tablets *Zantac tablets	on	
	Induce vomiting for emergency treatment of poisonings (if directed to induce vomiting)	Ipecac Syrup		
	Minor cuts, scrapes, burns	Bacitracin Ointment		
6	Nasal or sinus congestion	**Sudafed tablets 30 mg, syrup **Afrin Nasal Spray		
	Pain and/or fever	**Tylenol Drops, Suspens **Motrin Suspension	ion, Tablets 325 mg	
	Prevention of STDs and/or pregnancy	Condoms	Pharmacy	
	Skin itching, swelling, discomfort	Hydrocortisone Cream	Schofield Barracks F macy is normally ope the first Saturday o	en on of the
9	Vaginal yeast infection	**Mycelex Vaginal Cream	month to fill prescrip	tions



School Immunizations, are covered under the TRICARE Clinical Preventative Services Benefit.

Each year, school children entering specified grades are required to have immunizations at the start of the school year. While immunization requirements may vary slightly from state to state, most of these immunizations include diphtheria, pertussis and tetanus (DPT), measles,

mumps, chicken pox, rubella, polio vaccine, and hepatitis B.

The Immunization Clinic at Schofield

Barracks is open Monday through Friday 7:45 - 11:30 A.M. – 1:00 - 4:00 P.M. They offer a full range of adult and childhood immunizations, but they will only administer allergy immunizations on the orders of TAMC.

Once a year, right before the school year starts the Schofield Barracks Clinic will hold a school immuniza-

tion clinic. This clinic is normally held on a Saturday morning and is announced in the local military newspaper, the Hawaii Army Weekly (HAW). If your family is new to Hawaii you'll want to make an appointment for this clinic.

If you have questions call the Reception/NCOIC at 433-8145 or the Immunization Nurse 433-8146.

Recommended Childhood Immunization Schedule

<u>Hepatitis B</u> - Protects against hepatitis B (liver disease)

* If your teenager has never been immunized, consider getting your child's Hepatitis B "catch up" shot. Prevnar - On 2/4/00, the FDA approved this immunization to prevent disease caused by the bacteria - pneumococcus. This bacteria causes meningitis (infection of the covering of the brain) and blood infections (sepsis). The number of ear infections is reduced as well. Children at high risk may require immunization up to 59 months. Talk to your child's doctor to determine if your child may require additional immunization.

(<u>D</u>)iphtheria/(<u>T</u>)etanus/(<u>P</u>)ertusis - Protects against severe bacterial infections of throat/lungs(<u>D</u>), lockjaw or tetanus(<u>T</u>), whooping cough or pertussis(<u>P</u>). Use of safer "acellular" Pertussis (a<u>P</u>). Td=Tetanus/Diptheria toxoid.

(H)emophilus (i)nfluenza Type (B) - Protects against a bacteria that causes meningitis infection of the covering of the brain), pneumonia, skin, & throat infections. A combination vaccine containing both Hib and DTaP or DTP is now available and can be given as one injection for infants who need both. There is also an Hib-Hepatitis B combination vaccine.

<u>Polio</u> - Protects against a virus that attacks the spinal nerves, causing paralysis There are two types: (I) nactivated (P)olio (V)irus (killed virus) and (O)ral (P)

olio (V)irus (live virus). It is safer to give the IPV to the younger child to decrease a possible Polio infection from the vaccine itself.

(M)easles, (M)umps, (R)ubella - Protects against viral infections of measles, mumps and "German Measles" (rubella) that can cause rashes, fever, and possible severe side effects such as heart damage, pneumonia, infertility, and when pregnant women are infected-birth defects.

Varicella - Protects against the viral skin disease (chicken pox) which can cause lung and brain infection in certain people. Immunization or non-immunized teenagers who have not had chicken pox should be given in 2 doses, 4 weeks apart.



Did You Know?

The term "the whole 9 yards" came from W.W.II fighter pilots in the South Pacific. When arming their airplanes on the ground, the .50 caliber machine gun ammo belts measured exactly 27 feet, before being loaded into the fuselage. If the pilots fired all their ammo at a target, it got "the whole 9 yards."





Recommended Childhood Immunization Schedule

www.triwest.com http://www.tricare.osd.mil/immunization/



Schofield Barracks Clinic Photo courtesy CL Steenfott

As a TRICARE Clinical Preventive Services benefit, the following immunizations are available to all TRICARE beneficiaries in age-appropriate doses and at specified age intervals.

Age	Birth	1	2	4	6	12	15	18	4-6	11-16 years
	Fi	rst Hepati	itis B							
		Sec	cond Hepati	tis B						
						Third H	epatitis B			
										* Hep B If never immunized
			Prevnar #1	Prevnar #2	Prevnar #3		Prevnar #4			
			DTaP #1	DTaP #2	DTaP #3		DTaP #4		DTaP #5	Td Booster
			Hib #1	Hib #2	Hib #3	Hit	o #4			
			IPV #1	IPV #2		OPV	or IPV			OPV or IPV
						ММ	R #1		MMR #2	MMR - If teenager has not had their second dose
							Varicella			Varicella - if teenager has not had chicken pox or has not been immunized



Tuberculosis (TB). Generally, to attend daycare, school, or apply for a job in Hawaii, you must have a TB clearance. The PPD (TB test) is done in the Allergy/Immunization Clinic located in Building # 676. This test must be read between 48-72 hours after being administered; therefore, this test cannot be done on Thursdays. You will not need to schedule an appointment for this clinic. Hours of operation are 7:45 a. m. to 11:30 and from 1:00 p.m. to 4:00 p.m.

Tuberculosis (TB)

Hawaii Department of Health 1700 Lanakila Avenue Honolulu, HI 96817-2199 Tel: 808-586-4580

Fax: 808-832-5846

What is tuberculosis?

Tuberculosis (TB) is a serious disease caused by bacteria called *Mycobacterium tuberculosis*. The disease usually affects the lungs, but other organs can also be affected. The disease is readily detected by skin test, chest X-ray, or by demonstration of TB bacteria in a clinical specimen. There are two distinct stages of TB. **TB infected** individuals are those who test positive on the TB skin test, but do not have the bacteria in their saliva and are without clinical symptoms. In contrast, **TB diseased** persons have TB bacteria in their saliva and are symptomatic for the disease.

How do you get it?

Anyone can get TB. You can get it person-to-person through the air by droplets produced during coughing or sneezing. Those at increased risk of getting TB include older individuals with previous exposure to the disease and persons with weakened immune systems. Long-term exposure to individuals infected with the disease also increases the risk of getting TB.

What are the symptoms of TB?

During the early stages of TB, the symptoms may be mild or entirely absent. With progression of the disease, tuberculosis can lead to loss of appetite, weight loss, chest pain, low-grade fever, persistent coughing with mucus (occasionally bloody), lots of sweating at night, and a general feeling of being ill.

When do symptoms start?

A positive skin test may occur from 1 to 3 months after infection. If **TB infection** progresses to **TB disease**, it usually occurs within the first 6 to 12 months after infection.

For how long is a person contagious?

Untreated or inadequately treated persons with **TB disease** (the patient shows symptoms of the disease and TB bacteria are found in the saliva) may remain contagious for years. Those with **TB infection** (TB bacteria are not found in the saliva) but without the overt disease are unable to spread the infection to others. Sometimes, tuberculosis may persist for a lifetime in the **TB infection** stage without progressing to **TB disease**.

Should persons with TB be excluded from school or work?

Yes. Persons with TB should be excluded from school or work until authorized to return by their physician or the Department of Health.

What is the treatment for TB?

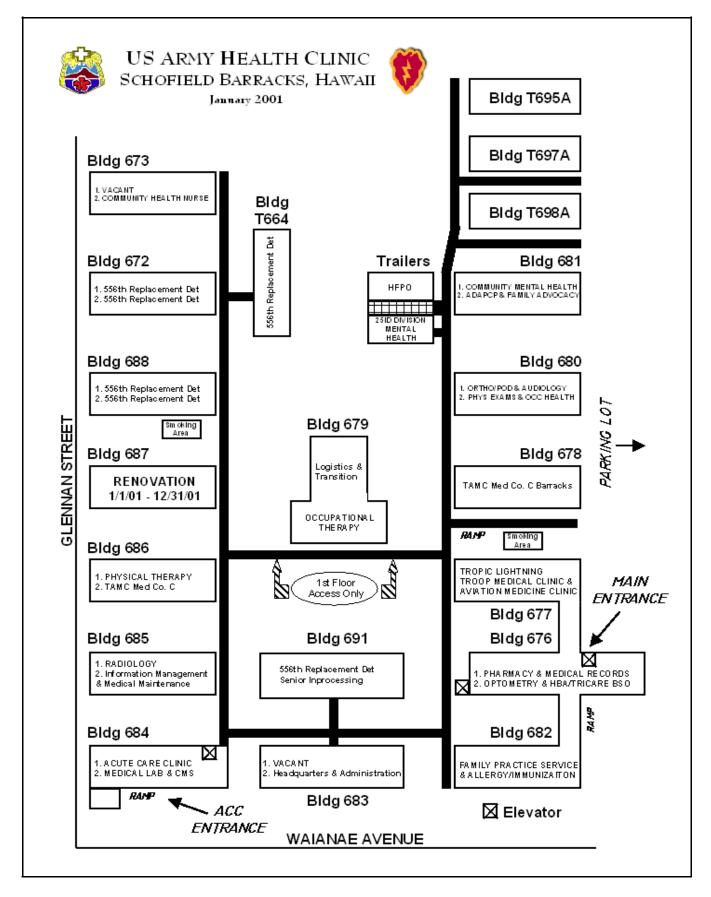
The treatment usually consists of a combination of drugs. Generally, TB drugs are taken daily for 5 to 12 months. It is important that the exact medication plan be decided by a qualified health care provider. If left untreated, an individual with **TB disease** can become severely ill, and also transmit the disease to others. Untreated TB disease can be fatal.

How can you keep from getting it?

The most important way to stop the spread of TB is to cover the mouth and nose when coughing. Persons with TB should be given prompt treatment with the appropriate medications. All medications prescribed by a doctor should be taken on time and without fail. Close contacts of a person with **TB disease** should seek prompt medical attention.



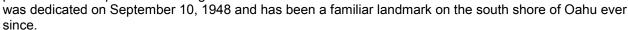






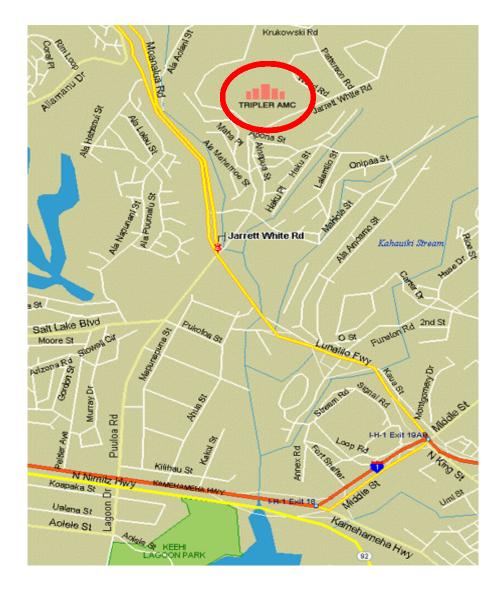
Tripler Army Medical Center
1 Jarrett White Road
Honolulu, Hawaii 96859-5000 (808)
433-6661

The architecturally distinctive coral pink structure atop Moanalua Ridge



From Schofield: Take H2 South to H1 East, Exit H1 at Exit 13 (78 East) and follow 78 until you reach the Tripler exit. After the exit stay in the left lane, turn left at the first light, stay on that road (right lane) and it will take you to the medical center. Tripler is the pink palace on the hill. It's hard to miss. The off-ramp leads to Puuloa Rd/ Jarrett White. Parking and the Emergency Room are on your left.

Photo and information: <>.







Tripler Army Medical Center (TAMC) is the largest military medical treatment facility in the entire Pacific Basin. Located eight miles from Waikiki, Tripler's area of responsibility spans more than 52 percent of the entire earth's surface.

Close to 800,000 people are eligible to receive care at the Pacific Regional Medical Command's premier teaching medical center. This includes active-duty service members of all branches of service, their eligible families, military-eligible retirees and their families, veterans, and many Pacific Island Nation residents.

Tripler is a major teaching center that provides graduate education programs in medicine, general surgery, otolaryngology, orthopedic surgery, psychiatry, pediatrics, obstetrics and gynecology, radiology, pathology, urology, oral surgery, nursing anesthesia, and hospital administration. Also included are obstetrics and gynecology nursing courses offered at Tripler.

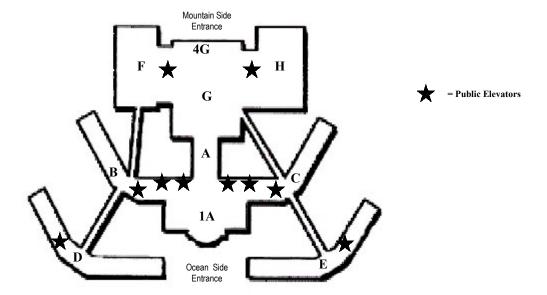
Programs Offered:

- Aeromedical Evacuation
- Alcohol and Drug Abuse, ADAPC
- Army Community Service
- Beneficiary Counselor and Assistance Coordinator
- Birth Certificates
- Blood Bank
- Bus Service
- Center Judge Advocate

- Child Development
- Community Health Nurse
- Community Library
- COPE Program
- Education Center
- Exceptional Family Member Program Health Promotion Center
- Human Animal Bond Program
- Inspector General
- LEAN Program

- Patient Representative
- Religious Services
- Support Groups
- Tobacco Cessation

For more information on any of these programs contact your health care professional or go to: <<ht>
<http://www.tamc.amedd.army.mil/services.htm>></ht>



When you come to Tripler, it will be more convenient if you select the entrance nearest the wing in which you have an appointment. For appointments anywhere in the A and C Wings, the main entrance in A Wing will be the most convenient. For appointments in D and B Wings, use the D Wing entrance. For appointments in the F, G and H Wings, use the G Wing lobby entrance.

This and more information can be reviewed at <>.





Clinics

Please ask for assistance from Information Receptionists if you are unsure of the route of your destination or have any other questions about Tripler and its services. Unless specified otherwise, all Tripler extensions are reached by dialing 433 before the extension below. When you are inside the hospital, dial 3- and the extension.

- (**) Appointments are made through the clinics.
- (*) Appointments are made through the automation line **433-2778**. Listen to the various options and press the appropriate number desired.

Clinic name	Location	Extension
Adolescent Medicine **	4F	4165
Adult Medicine *	3H	
Adult Outpatient		6641
Internal Medicine		6641
Allergy *	4C	6334
Audiology *	3C	5742
Cardiology *	4A	6390
Dental **	GID	5370
Dermatology *	4C	5736
Ears, Nose & Throat (ENT) *	3C	5334
Family Practice &	1D	3300
Emergency Medicine Service*		
Hemodialysis **	4G	6445
Immunizations **		
(Adult)	4C	6334
(Child)	4F	6234
Medical Specialties	4H	4080
Endocrinology **	4C	6933
Gastroenterology *	4H	4078
Hematology/Oncology *	4H	4089
Infectious Disease **	4H	6513
Nephrology **	4H	3314
Rheumatology *	4H	4080
Neurology *	4C	5714
Neurosurgery *	2A	5239
Nuclear Medicine *	3A	9406
Nutrition *	4A	4950
OB/GYN *	4H	2778
Occupational Health **	7A	6835
Ophthalmology *	2C	9727
Optometry **	2C	5275

Unless specified otherwise, all Tripler extensions are reached by dialing 433 before the extension. When you are inside the hospital, dial 3- and the extension.



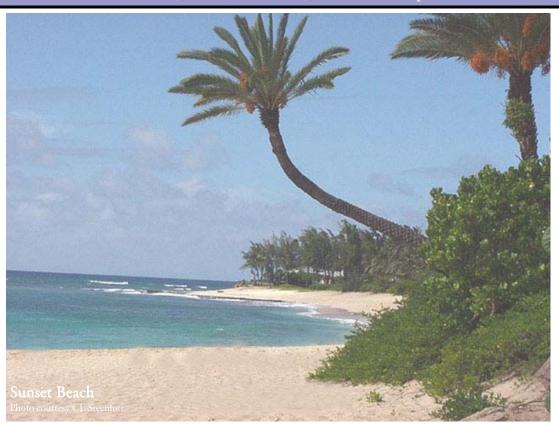
Clinic name	Location	Extension
Orthopedics/Podiatry	4F	6655
Pediatrics *	4F	6697
Physical Exams *	1D	3345
Physical Medicine **	3F	6428
Physical Therapy **	3F	6958
Plastic Surgery *	2A	5321
Psychiatry **	2B	
(Adult)		2737
(Child)		6418
Psychology **	1D	2778
Pulmonary *	4A	5769
Radiation Therapy **	G1D	6601
Radiology *	3G	6669
MRI	3H	2970
Speech Pathology **	3C	6488
Surgery *	2A	5756
Urology *	2A	6431
Vascular *	2A	5228
Well-Baby *	4F	9728

Other important numbers:

Hearing impaired phone lines Info Center—433-4008 (24 hours) Emergency Room—433-6629 Ambulance—911 Information Center—433-6661 Patient Representative—433-6336 Hawaii Military Info—449-7110 Patient/Clinic Info—433-2778 Adolescent Clinic—433-4165 (7:30 A.M. - 4:30 P.M.) Schofield Barracks—433-8867

For more information go to TAMC webpage at:

http://www.tamc.amedd.army.mil/







Van" were named North America's
Best Transit System for 2000-2001 by the

American Public Transportation Association (APTA). "TheBus" carries about 260,000 passengers daily or over 80 million yearly, and collectively the fleet travels over 60,000 miles each day on Oahu. That's 2 1/2 times around the earth!

Most one-way fares are a \$1.50 and for students 75 cents, but if you plan to ride the bus a lot, it might be best to buy a monthly pass. You can purchase passes at the following locations:

- ◆ "TheBus" Pass Office
- ♦ Foodland Stores
- ♦ Star Markets
- ♦ 7-Eleven Stores
- ◆ Satellite City Halls
- ◆ UH Campus Center
- ♦ HPU Bookstore
- ◆ Plaza Convenience Store (Grosvenor Center)
- ♦ Chit Chat Store (near Tamarind Park)

For more information on fares: <http://www.thebus.org/Fare/Fare.asp> or call TheBus Information 848-5555 or Customer Service at 848-4500.

For additional information about "TheBus" system or to check out routes and schedules go to: <<http://thebus.org/index.html>> This site will also show you information on some of the popular attractions that are located on the bus route and information on the following subjects:

- Baggage Safety & Riding Tips
- Bicycles
- Did You Know That...
- Events & Information
- Links to other sites
- Mobile Watch
- NewsLetter
- Paratransit Services (Handi-Van)
- Phone Numbers
- Route Changes
- Timetable Pick-Up
- TheBus 2001 Holiday Schedule
- TheBus Tax Saving Bonus Pre-Tax Funds
- Wheelchair-lift Equipped Busses
- Zipper Lane

You can also obtain information on "TheBus" as well as information on the Trolley System at MWR/ITR.





CHAPEL SERVICES

by Susan West

Schofield Barracks Soldier's Chapel Catholic—Sat 1700 Episcopal—Sun 0900 Lutheran—Sun 1100

Schofield Barracks Main Post Chapel Protestant—Sun 0900 Catholic—Sun 1030 Gospel—Sun 1200

Wheeler Chapel Catholic—Sun 0730 Protestant—Sun 1030 Helemano Chapel Protestant—Sun 0900 Catholic—Sun 1100

AMR Chapel Protestant—Sun 0845 Catholic—Sun 1030 Gospel—Sun 1200

Fort Shafter (T161) Protestant—Sun 1100



Protestant Women of the Chapel (PWOC)

by Sondra Wolfe and Stephanie Walters

The PWOC is a group of ladies who seek to meet the spiritual needs of its body through Bible Study, praise and worship, retreats, fellowship and prayer. We seek to learn more about who God is in our personal relationship with Him, in our marriages, our families and in our community. We welcome anyone interested.

The PWOC meets every Tuesday from 9 am—12 noon in Room 222 above the Peterson Childcare Center on Schofield Barracks. There is free childcare available for children ages 18 months and older during the meeting. This is subject to change so call the Religious Education Office at 655-6645 to confirm.

There are normally three seasons annually: Fall, Spring, and a short summer session.

To find out more, including what studies are currently being offered and who to contact for childcare reservations please call the Religious Education Office at 655-6645 or call Stephanie Walters, PWOC President at 624-6253.

Please join us for food, fun, fellowship, praise, worship and Bible study!

Church Services. by Elena Prendergast



During stressful times of transition it is often comforting for families to nurture their spiritual health. However, for many finding a new church can be a difficult process. In addition to many services the post chapels can provide, the local Christian Community has tried to assist by putting out the Island Christian Guide which lists area ing the local services. churches, schools, and businesses. These free guides can be picked up at therefore dressing for many area business or call comfort is the norm. It is 847-3866 for further information.

Newcomers need not worry about sending their Sunday best to the cleaners before they begin visit-

Most churches do not have air conditioning not uncommon to see members (or even the minister or pastor) in their "slippas" enjoying services.

The Church on the Beach.

by Elena Prendergast

One of the most unique opportunities available on the island is to attend church on the beach. During the summer months Catholic Mass is held on the beach by the Fort DeRussey Chapel program. Year-round, The Church on the Beach, a ministry of the Waikiki Beach Chaplaincy, hold services in front of the Hilton Hawaiian (next to the Hale Koa) right on the beach! While being treated to beautiful Hawaiian music and dance set against such a beautiful backdrop it is easy to see why this is called "Paradise". Call 923-3137 for further information.



Catholic Mass On the Beach - Is a summer tradition. Every Saturday at 6 p. m. from June 1st through August 31st, you can enjoy Mass on Waikiki Beach.

Bring your own beach chairs or mats and meet at the beach area facing the sunset next to the Army Museum at Ft. DeRussey. Hula and Hawaiian music are included in this contemporary mass. For more information call 808-836-4599 or 923-3137. Other services are listed at the Marine Corps website: http://www.mcbh.usmc.mil/chaplain/chapelprograms. htm or the Wheeler AAF Chapel website at http:// wheelchap.tripod.com/



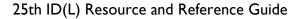


TRICARE Information. TRICARE Health Care Plan information can be accessed at http://www.tricare.osd.mil/tricare/. In addition to information on TRICARE for various regions (Hawaii is Region 12), you can print out a TRICARE Enrollment form. You can also access TRICARE Manuals on-line at http://www.tricare.osd.mil/tricaremanuals/.

Hawaii:

- General information and appointments 1-800-242-6788
- Claims 608/224-2727
- Provider questions 1-800-977-1255
- DEERS Support Office for Alaska and Hawaii 1-800-527-5602
- Health Care Information Line (HCIL) 1-800-611-2883

TRICARE Fac	t Sheets
Topics	Description
History of CHAMPUS and its evolving role in TRI-CARE	CHAMPUSnow called TRICARE Standard in most of the countrymarked its 30th anniversary in 1997. It has evolved into a key component of the new TRICARE health benefits program of the Department of Defense.
DEERS	The Defense Enrollment Eligibility Reporting Systemis a worldwide data base of military sponsors, families and others who are covered by TRICARE.
TRICARE: The Basics	TRICARE is the Defense Department's regional managed health care program for service families. It consists of three options: TRICARE Prime, TRICARE Extra, and TRICARE Standard.
TRICARE Appeals	If you have a dispute with certain decisions made by a TRICARE contractor, or by the TRICARE Management Activity (TMA)—you have the right to appeal—to ask the TRICARE contractor or TMA to take another look or to get another opinion on the decision.
TRICARE Eligibility	TRICARE eligibility is determined by the various branches of the uniformed services. Eligibility records are maintained in the Defense Enrollment Eligibility Reporting System (DEERS) Database. The persons listed below are eligible for benefits under TRICARE:
Maternity Care	If you become pregnant, TRICARE helps pay for the maternity care you need. This is true during your pregnancy, delivery of the baby, and up to six weeks after the baby is born.
How TRICARE Changes When a Military Sponsor Retires or Dies	When a military member retires from active service and begins drawing retired pay, one chapter in the member's life is ended and another begins. If the member has a family, their lives change as well (most changes described in this fact sheet also apply to the surviving TRICARE-eligible family members of an active-duty service member who dies). Among other things, the terms under which TRICARE benefits are used will change in several ways:
Family Health Plan	The Uniformed Services Family Health Plan (USFHP) offers the same health benefits as TRICARE Prime, using the same cost structure, to eligible individuals and families who live in seven specific parts of the country.
Regional TRICARE Con- tractors	Who's your TRICARE contractor? That depends on where you live. Here's a list of TRICARE regions, what states/areas they include, and the names, claims mailing addresses, telephone numbers and Web sites of the contractors for each region. Generally, claims addresses and telephone numbers are for the firms that are subcontracted to process claims for each regional TRICARE contractor.





United Concordia is the administrator of the TRICARE Dental Program (TDP) effective February 1, 2001. The TDP is available to family members of all active duty, Selected Reserve, and Individual Ready Reserve personnel of the Uniformed Services. There is a lot of good information on the United Concordia web-

site: http://www.ucci.com/. Among other things, you can enroll on-line, review or pay your bills on-line, review reference materials, and search for a dentist.

At http://www.ucci.com/tdp/tdp.html you can do a search for dentist, by 1) City/State, 2) Zip Code Only, 3) Zip Code and distance (5-35 miles), and 4) County/State. You can also narrow down the search by selecting one of the specialties listed below. The information provided in the database includes the name and address of the dentist, a phone number, and a map.

United Concordia's Provider Directories were updated on March 22, 2001. Please remember that the directory information is for reference only. Verify with the dentist, their participation in United Concordia's network <u>before</u> making an appointment and receiving care.

- Endodontists specialize in diseases of the tooth, performing such services as root canals.
- Oral Surgeons remove teeth and repair fractures of the jaw and other damage to the jaw.
- Orthodontists correct misaligned teeth through braces.
- Pediatric Dentists generally limit their practices to children and teenagers.
- Periodontists treat diseases of the gums.
- Prosthodontists specialize in replacing missing natural teeth with bridges and dentures.

Dentists. I would love to be able to provide you with the names of

local dentists, but the very professional nature of the dental field nullifies that possibility...well, that and the fact that this reference guide is being posted on a government website. Anything posted to a government website is very carefully scrutinized (trust me I know) therefore, I am not allowed to provide you with the names of local dentists as it would appear to be an endorsement by the 25th ID (L), the military, or the government.

I know that finding the right dentist for your family's dental needs can be hard. I can tell you though that there are several dentists in close proximity to Schofield Barracks that you should at least try. Remember...you don't have to commit to a dentist you or your family members don't like.

I suggest that if you're not already on the Island...ask your sponsor for some guidance.

If you're on the Island and are still having trouble locating a dentist, ask your friends and neighbors what dentist they would recommend.

For even more choices check out the websites listed in the box below.

Don't forget to make sure that they participate in United Concordia.



Some on-line search sites:

http://www.ucci.com/tdp/tdp.html

http://www.islandwebstar.com/oahudental.html

http://www.thedentistdirectory.com/Hawaii.htm

http://www.hawaiifamilydental.com/site_map.htm



Tipping

There is a lot of confusion regarding tipping etiquette, but really it's just a matter of common sense and courtesy. I've known people who tipped any-

where in the range of zero to 30% for a meal...both a bit extreme in my opinion, so I want to offer this little bit of advice.

In general, the National Restaurant Association indicates that the accepted tipping amount for most services is 15%, but it is steadily climbing to 20%. If the service was exceptional then 20% is good and if the service was bad 10% is totally acceptable. Some other things to consider before calculating a tip: are you having something delivered in bad weather or is the distance the delivery person has to travel greater than 3 miles? If so, consider tacking on a bit extra. The following is some information on tipping in settings other than restaurant situations. Remember, these are only guidelines...use your best judgment and a little common sense and you'll normally be *right on the money*.

Some General Guidelines

At the Bar

 As a general rule, you'll want to tip the bartender 10% to 15% of your total drink bill. However, if the bar is particularly crowded, be certain to tip generously after each round. If the bartender sends any complimentary drinks your way, you should tip about half the value of that round.

Vehicular Tipping

- Valet Parking \$1 to \$2 per car is usually appropriate. However, if you think that you may need to leave in a rush, you should also give the attendant a tip on the front end and request that your car be placed somewhere that it can be retrieved quickly.
- Taxi 10% to 15% of the total fare.
- Limos 15% to 20% of the total bill.

At the Airport

- Skycaps \$1 to \$2 per bag.
- Long-term parking shuttle driver \$1 to \$2 per bag, if the driver assists you with your bags.
- Special Assistance Should you be traveling with crutches or a wheelchair, or if you need other special assistance from airport staff, you should tip a few dollars to any employee that gives you an extra hand.

Salon

- Stylist 15% to 20% of the total bill
- Colorist 15% to 20% of the total bill, but up this amount on occasion if your colorist works miracles.
- Shampoo Tech \$1 to \$2
- Nail Technician 15% to 20% of total bill.

Spa Tipping

- Massage Therapist or Salon Services

 10% to 20% per massage.
- Spa Attendants At a resort, tip the spa attendants about 5% of your total bill at the front desk. If any particular attendant went above and beyond for you, you should tip that attendant individually. At day spas, it is not customary to tip the attendants. However, if the day spa is one that you frequent regularly and the attendants go the extra mile for you, you may want to tip here, as well.

Casino Gratuities

- Drink Server \$1 to \$2 per drink.
- Blackjack Dealer \$5 chip per gambling session (higher at high limit tables).
- Poker Dealer \$5 chip per dealer rotation (about every 1/2 hour). If you win a big pot, tip a bit extra.

Non-Food Deliveries

- Flowers \$1 to \$10, depending on the size of the arrangement and how far the delivery person traveled.
- Furniture \$5 per item per delivery person minimum.

Hotel Tipping

- Maid Normally in the \$1—\$2 per person, per night range, but it can go as high as \$10 each, depending on how expensive the room is, and how messy you are.
- Room Service 10% to 15% of your bill. Most hotels now days add the gratuity to your bill automatically, so be sure to check first...this information can normally be found in the room's directory and information book.
- Bellman \$1—\$2 per bag for average size bags delivered to your room, if you have a large trunk or an excessive amount of bags consider tacking on a bit more. Also, in some hotels you might want to consider \$2—\$3 per bag...think about your surroundings...are you in a 3-star hotel or a roadside inn. The standard overall tip for the bellman is a minimum of \$5.00.



Body Art

- Tattoo Artist 10% to 20%, depending on the complexity of the work.
- Piercing Technician 10% of total bill.

You may find yourself in other situations in which you think a tip may be appropriate. When in doubt, offer a tip in the 10% to 15% range. If the person doesn't normally get tips, this will register in his or her face, and you'll know not to tip that person next time. If your tip is below average, you'll usually be able to see that in the person's face, as well.

Cruises

Many cruise lines publish tipping guidelines for their guests. However, as a general rule, the standard industry guidelines are as follows:

- Room Stewards: \$3 to 3.50 per person per day
- Dining Room Waiter: \$3 to 3.50 per person, per day
- Dining Room Busboy: \$1.75 to 2.00 per person, per day
- Wine Steward: \$1.50 per person, per day of wine service
- Maître d'/Head Waiter: \$5 per person for entire cruise (at your discretion)
- Room Service Waiter/Waitress: \$1 2 per order
- Bar Tabs: Aboard most ships, a 15 percent gratu-

ity is automatically added

Drivers

- Taxi Drivers—15% of the fare
- Limo Drivers—20% of the fare

\$2.00 Minimum Tip

A \$2.00 tip is normally the minimum acceptable tip (even if it figures out to less than \$2 when you figure it by percentage) especially if you are having something delivered to your house.

Well, this doesn't cover every situation, but hopefully it'll make you more comfortable with tipping in general.

Sources: "Smart Living Travel Guide 2001", "Good Housekeeping", "Tipping Guidelines", and the "National Restaurant Association".





Interpreting Dress Codes: According to *The Army Wife Handbook*, 2nd Edition written by Ann Crossley and Carol A. Keller, there are actually only three basic dress codes: formal, informal, and casual. The problem is that frequently informal and casual get confused with one another and occasionally a hostess might throw in a different dress code or term that causes confusion...remember this when you're the hostess. This gets further complicated by the type of event, the climate, and location.

- Formal occasions are the easiest to interpret, but there are still occasions when you have to consider the event.
 For example, a long evening gown would be appropriate for a ball, but for a formal reception you might consider going with a fancy cocktail dress.
- Informal is the least understood dress code, but if you look at it as just one step away from formal you might be better able to understand.
- Casual has the least dressy meaning, but offers the broadest range of possible interpretations. Here in Hawaii we've added our own additional meaning to casual, Aloha Attire or Island Casual, of course this does have it's advantages...at least you know exactly what to wear.

If you're still unsure, ask your hostess what she plans to wear and dress accordingly.

		DRESS CODES	3	
DRESS CODE	OTHER TERMS USED	MILITARY	MEANING FOR MEN	MEANING FOR WOMEN
Very Casual		None	Sports clothes, jeans	Sports cloths, jeans
Casual	Class A, Duty Uniform, or Open Collar	None	Coat with open collar or coat with sweater, no tie	Afternoon dress, suit, nice slacks, or sports wear
Duty / Uniform of the Day		Prescribed duty uniform (local)	None	None
Aloha Attire	Island Wear	None	Open collar shirt and shorts (slacks in evening)	Blouse and shorts or sundress
Informal	Business Suit, Army Blue w/four-in-hand, or Coat and Tie	Army Blues or Whites with four-in-hand tie or neck tab. 1	Business suit; coat and tie	Cocktail dress
Formal	Mess Uniform, Army Blues w/Bow tie*, or Black Tie	Army Blues or white dress Uniform with black bow tie.	Dinner jacket / tuxedo with bow tie	Long or short evening dress or evening slacks
White Tie	"Tails"	Army Blues or Black Eve- ning Mess Uniform	Tailcoat, white bow tie	Very formal, long dress

^{1 Informal—}Enlisted personnel may wear the Class "A" Army Greens with white long sleeve shirt and black bow tie, four-in-hand tie, or neck tab, but Army Blues are preferred. Female should wear skirt.

NOTE: Long dresses and skirts are not normally worn before five o'clock in the evening unless you are the hostess and the party is in your home.

Portions of this information are from AR 670-1 Wear and Appearance of Army Uniform and Insignia.

^{2 Formal—}Enlisted personnel may wear the Class "A" Army Greens with long sleeve white shirt and black bow tie, but Army Blues are preferred.



Protocol. The Army has some long-standing customs and traditions that call for special knowledge of protocol or etiquette, but most of the etiquette used in a military setting are the same basic, common sense manners used in the civilian sector.

Knowing the basics of protocol and etiquette can make it easier to communicate confidently, comfortably, and graciously. The entire text of DA PAM 600-60, *A Guide to Protocol*, is available for use on-line at Fort Leavenworth's School for Command Preparation webpage at: <<ht>
<http://www-cgsc.army.mil/scp/general/new/new.htm>> I'm including a few guidelines here for your convenience and for those that may not have access to the Internet.

Ceremonies.

Parades, Change of Command, or Retirement Ceremonies.

You don't need a formal invitation to attend one of these events, but those who received invitations and RSVP'd appropriately will have a designated seat reserved for them and are usually invited to the reception that follows. Additional seating may not be available for others depending on a lot of different factors such as location and size of the event.

Official marches and reviews may include soldiers, vehicles, and a band. These parades are official functions and appropriate dress and behavior are expected. No smoking or pets are permitted. If you receive an invitation to a parade, chances are your young child is not included in the invitation unless it's to honor your spouse. If you will be seated in the general seating area, and your children are old enough to sit still and remain quiet, then they are welcome.

Here in the 25th ID(L) we have our share of Change of Command ceremonies, so I'm including a "typical" seating arrangement for this event. Please remember that these are approximate positions and can vary significantly, not only with the wishes of the highest-ranking officer, but also with the wishes of the outgoing Commander, number of family members who need special seating, seniority and number of other guests, and available seating capacity and configuration. Also, it's been my experience that occasionally a unit might choose to put the outgoing Commander and family on one side with the unit behind him and the incoming Commander on the other side with the BN leadership and invited guests. Look for a posted seating chart or usher to assist you.

		Г.				1			
			Revie	ewing S	tand				
5	5	4	2	Isle	1	3	5	5	
8	5	5	5		6	6	6	7	
9	9	8	8		8	8	9	9	
10	10	10	9		9	10	10	10	

1	Highest-ranking officer & spouse
2	Second-rank officer & spouse
3	Outgoing Commander's spouse & family
4	Incoming Commander's spouse & family
5	Senior Officer, important civilian guests, & spouses
6	Spouses of: Senior Commanders on the field & "Commander of Troops" (By order of date of rank.)
7	Spouse of parading unit's CSM
8-10	Other invited guests, by order of precedence.

Honors or Courtesy to the American Flag and the National Anthem.

When the National Anthem is played, or when the flag is passing in a parade, or is raised at reveille or lowered at retreat—all individuals, military or civilian, will render appropriate courtesies whenever they are within hearing distance of the music or within sight of the flag.

Civilians and those children of adequate age should face the flag (or music if the flag isn't visible), stand quietly and place their right hand over their heart. Men wearing hats while in civilian attire should remove their hat, holding it in their right hand and placing that hand over their heart.

Military personnel in uniform should face the flag (or music if the flag isn't visible) and salute. At certain installations, like Schofield Barracks, if you hear reveille or retreat being played and you are in a moving vehicle, you must stop. If you are a civilian, you can get out of the car, but it is not mandatory. You should stand quietly, facing the direction of the flag, until the bugle stops playing. Any member of the Armed Services who seeks shelter in order to avoid the rendering of courtesies to the National Anthem or the Flag commits a serious breach of military courtesy.



Army personnel and dependents should stand whenever the *Army Song* is played.

Reveille. The installation's American Flag is raised daily while the bugle call "Reveille" is played (6:30 A. M.). All civilians should stand quietly during this ceremony.

Retreat. The Retreat Ceremony (observed daily at 5:00 P.M.) signifies the end of the work day. Unit formations, often including promotion or award ceremonies may be held in conjunction with Retreat. Every post has a central flagpole on which the American Flag is flown. Everyone stands at attention and the soldiers in uniform salute while the flag is lowered and the bugle call *Retreat* is played.

Awards. The Army presents many levels of awards in recognition of service, achievement, or valor. The actual ceremony can vary from an office gathering to a unit formation. The basic elements of this ceremony include the reading of the official orders and the presentation or pinning on of the award.

<u>Promotion</u>. The Army promotes its members in recognition of their potential to perform at a higher level. The forum may vary, but the elements are the reading of the official promotion orders and the pinning on of the new rank. Family and friends are invited to attend these ceremonies and often participate in pinning on the new rank.

<u>Change of Command</u>. The Change of Command Ceremony is a clear, legal, and symbolic passing of

authority and responsibility from one Commander to the next. The official or-

Gun Salute

Brigadier General—11

Major General—13

Lieutenant General—15

General—17

General of the Army—19

President of the United States—21

ders are read while the unit guidon (or colors) are passed from the outgoing Commander to the incoming Commander. The senior noncommissioned officer also participates in the passing of the colors. At the conclusion

of the ceremony, the new Commander normally goes to the reception held in his/her honor. The outgoing commander does not normally attend this function.

Retirement. A retirement ceremony recognizes a person's years of service to their country and includes a reading of the orders and presentations of certifications and awards. Attendance at a retirement ceremony is a thoughtful way to show your appreciation for the person retiring.

CUSTOMS

New Year's Day Reception. New Year's Day Reception is a formal event and is traditionally held on New Year's Day by the Commanding Officer of a unit—normally at Battalion or higher level. It is one of the

few "command performance" occasions, and the military members of the unit should attend unless ill or out of town, even if the spouse cannot attend. However, the spouse should NOT go without the sponsor.



All Army wives deserve the "red-carpet" treatment; but did you know... at a reception, only the people in the receiving line stand on it.

<u>Dining In.</u> A "Dining-In" is a traditional formal dinner for military members of a

unit or organization. Family members do not attend.

<u>Dining Out.</u> A "Dining Out" is the same as a "Dining In", except that spouses, guests, and significant others are also invited to attend.

<u>Toasts</u>. Toasts are sipped. If you do not care for wine, simply raise the glass to your lips or sip water. Follow the toastmaster's lead, but never drink a toast to yourself. For example, ladies do not drink when the traditional "To the Ladies" toast is given.

Receiving Lines. At official functions ranging from a Change of Command to a unit social, for example a Military Ball, you may be invited to greet the host, hostess, or guest of honor in a Receiving Line. A Receiving Line is a formal way for the host and/or hostess to greet guests and to introduce other dignitaries in the line. It is especially important to be punctual as sometimes units go through the line together. No food, drinks, purses, coats, hats, or cigarettes are to be carried with you. Do not chew gum. Your spouse should not offer his arm to you or hold your hand while proceeding through the line. Except for Receiving Lines at the White House, diplomatic corps, and Air Force functions, the lady goes before the gentleman. Your spouse will give your names to the Aide or Adjutant at the beginning of the line. Do not shake



hands with the Aide or Adjutant. Your name will be passed down the receiving line, but be sure to reintroduce yourself if there is a problem. Always face the person you are greeting. A <u>brief</u> greeting accompanied by a firm, cordial handshake and a smile are all that is expected. You should then move promptly to greet the next person in the line. <u>Don't hold up the line carrying on a lengthy conversation; there will be plenty of time for that later</u>. Only in the event that your progress through the line is delayed should you converse with members of the receiving line. After completing introductions in the receiving line you may circulate with the other guests.

	F	lag Line	*	
1	2	3	4	5

	Reception/	Receiving Lir	ne Diagram	
Aid/ Adjutant	Host	Hostess	Honored Guest	Honored Guest
Male Female			▶▶ .	

*Flag Line: 1) U.S. Flag, 2) Foreign Flag(s), if appropriate, 3) U.S. Army Flag, 4) Organizational Flag(s), and 5) General Officer Flag(s), if appropriate.

Hail and Farewells. Hail and Farewells are functions to welcome newcomers and to say goodbye to those who are leaving. They can range from an office gettogether to formal events. In the 25th ID(L), the Hail and Farewells can be anything from a BBQ to a din-

ner cruise, and spouses are also invited to attend.

<u>Coffees</u>. A Coffee is a casual, relaxed function and may be held anytime during the day or evening. This is a wonderful opportunity to get to know one another and meet people with shared interests. Here is where information is exchanged about activities and events on post, in the community, or in the unit.

COURTESIES

RSVP is an abbreviation for the French phrase "Repondez s'il vous plait", which means "Respond if you please". If this is on an invitation, you should reply promptly (within 48 hours if possible) to let your host/hostess know whether you plan to attend. If you cannot attend simply state that you regret you will be unable to attend. An explanation is unnecessary.

Regrets Only. If your invitation reads "Regrets Only", you must reply within a reasonable amount of time only if you CANNOT attend. If you do not send your "regrets" you will be expected to attend.

Thank You Notes should be written to the hostess within 48 hours following functions that you person-

ally have been invited to attend. A simple note on stationery or note card is appropriate. A formal reception does not require a note.

Reciprocating. It is always appropriate to reciprocate an invitation. You shouldn't feel obligated to exactly match the function to which you were invited, but doing something nice for your host/hostess is appreciated. No reciprocation is needed for formal functions, Hail and Farewells, etc.

Checklists. The following are the titles to checklists that have been included in this handbook for your use. You can find these checklists at the end of this section. While they may not reflect your family situation exactly, they have been included to give you some ideas on what you should think about and discuss with your spouse prior to any deployment.

Blank lines have been included so that you can fill in information that is appropriate to you and your family.

- Readiness Checklist
- Legal/Administrative Checklist
- Medical Checklists
- Transportation Checklist
- Housing



If flowers are presented to the Commander's wife who should pay for them?

The Commander should.



The Military Wife (Author Unknown)

The good Lord was creating a model for military wives and was into his sixth day of overtime when an angel appeared. She said, "Lord, you seem to be having a lot of trouble with this one. What's wrong with the standard model?"

The Lord replied, "Have you seen the specs on this order? She has to be completely independent, possess the qualities of both father and mother, be a perfect hostess to four or 40 with an hour's notice, run on black coffee, handle every emergency without a manual, be able to carry on cheerfully, even if she is pregnant and has the flu, and she must be willing to move to a new location 10 times in 17 years. And oh, yes, she must have six hands."

The angel shook her head. "Six pair of hands? No way."

The Lord continued, "Don't worry, we will make other military wives to help her. And we will give her an unusually strong heart so it can swell with pride in her husband's achievements, sustain the pain of separations, beat soundly when it is overworked and tired and be large enough to say, 'I understand,' when she doesn't, and say, 'I love you,' regardless."

"Lord," said the angel, touching his arm gently, "go to bed and get some rest. You can finish this tomorrow."

"I can't stop now," said the Lord. "I am so close to creating something unique. Already this model heals herself when she is sick, can put up six unexpected guests for the weekend, wave good-bye to her husband from a pier, a runway, or a depot, and understand why it's important that he leave."

Finally, the angel bent over and ran her finger across the cheek of the Lord's creation. "There's a leak," she announced. "Something is wrong with the construction. I am not surprised that it has cracked. You are trying to put too much into this model."

The Lord appeared offended at the angel's lack of confidence. "What you see is not a leak," he said. "It's a tear."

"A tear? What is it for?" asked the angel.

The Lord replied, "It's for joy, sadness, pain, disappointment, loneliness, pride, and a dedication to all the values that she and her husband hold dear."

"You're a genius!" exclaimed the angel.

The Lord looked puzzled and replied, "I didn't put it there."



I AM THE FLAG OF THE UNITED STATES OF AMERICA

I am the flag of the United States of America. My name is Old Glory. I fly atop the world's tallest buildings. I stand watch in America's halls of justice. I fly majestically over institutions of learning. I stand guard with power in the world. Look up and see me.

I stand for peace, honor, truth and justice. I stand for freedom. I am confident. I am arrogant. I am proud.

When I am flown with my fellow banners, my head is a little higher, my colors a little truer. I bow to no one! I am recognized all over the world. I am saluted. I am loved - I

am revered. I am respected - and I and I was proud. am feared.

I have fought in every battle of every war for more then 200 years. I was flown at Valley Forge,

Gettysburg, Shiloh and Appomattox. I was there at San Juan Hill, the trenches of France. in the Argonne Forest, Anzio, Rome and the beaches of

Normandy, Guam. Okinawa, Korea and KheSan, Saigon, Vietnam know me, I was there. I led my troops, I was dirty, battleworn and tired, but my soldiers cheered me

I have been burned, torn and trampled on the streets of countries I have helped set free. It does not hurt, for I am

invincible.

I have been soiled upon. burned, torn and trampled on the streets of my country.

And when it's by those whom I've served in battle - it hurts. But I shall

overcome - for I am strong. I have slipped the bonds of

Earth and stood watch over the uncharted frontiers of space from my vantage point on the moon. I have borne silent witness to all of America's finest hours. But my finest hours are vet to come.

When I am torn into strips and used as bandages for my wounded comrades on the battlefield. When I am flown at half-mast to honor my soldier, Or when I lie in the trembling arms of a grieving parent at the grave of their fallen son or daughter, I am

> MY NAME IS OLD GLORY. LONG MAY I WAVE.



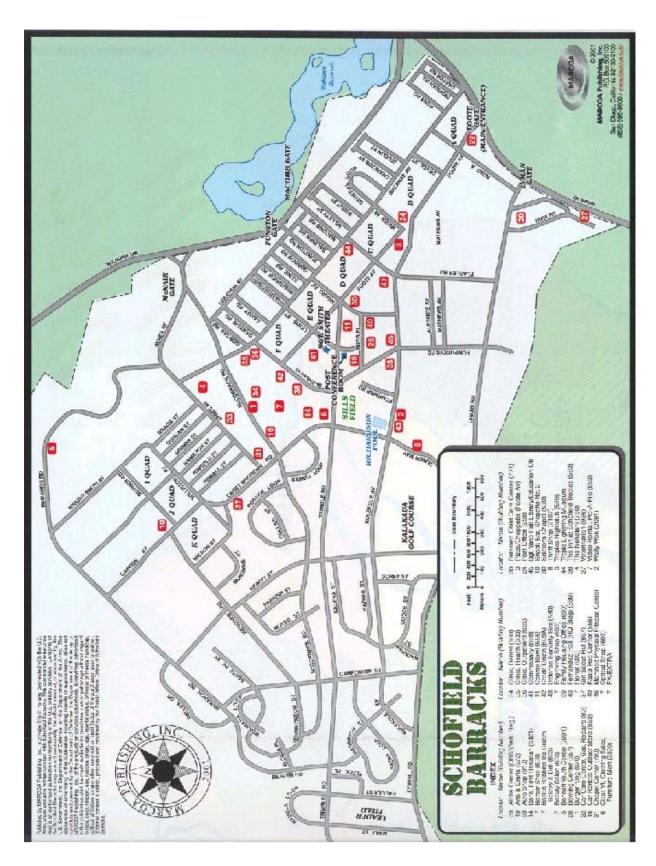
COMMUNITY RECREATION DIVISION

Effective April 2001

FACILITY	BLDG	PHONE	MONDAY	TUESDAY	WEDNESDAY	THURSDAY	FRIDAY	SATURDAY	SUNDAY	HOLIDAYS
LIBRARY BRANCH	סבוט	THORE	HONDAI	TOLODAT	TILDITLODAT	IIIONODAI	INDAI	OATONDAT	JUNDAI	HOLIDATO
FS LIBRARY	650	438-9521	1000-1900	1000-1900	1000-1900	1000-1900	1000-1500	CLOSED	1100-1500	CLOSED
AMR LIBRARY	1782	833-4851	1100-1900	1100-1900	1100-1800	1100-1800	1100-1600	1100-1600	CLOSED	CLOSED
SB LIBRARY	560	655-0145	1100-2000	1100-2000	1100-2000	1100-2000	1000-1800	1000-1800	1000-1800	CLOSED
TAMC COMMUNITY LIBRARY	A-WING	433-6968	0900-1700	0900-1700	0900-1700	0900-1700	0900-1700	1100-1500	CLOSED	CLOSED
US ARMY MUSEUM,HI		438-2821	CLOSED	1000-1615	1000-1615	1000-1615	1000-1615	1000-1615	1000-1615	CLOSED
TROPIC LIGHTNING MUSEUM	361	655-0438	CLOSED	1000-1600	1000-1600	1000-1600	1000-1600	1000-1600	CLOSED	CLOSED
COMMUNITY RECREATION A										
FS ITR	550	438-1985	1100-1400	0900-1600	0900-1600	0900-1600	0900-1600	CLOSED	CLOSED	CLOSED
SB ITR	556	655-9971	0900-1700	0900-1700	0900-1700	0900-1700	0900-1700	0900-1500	CLOSED	CLOSED
OUTDOOR REC	556	655-0143	0730-1730	CLOSED	0830-1730	0830-1730	0830-1730	0830-1730	1200-1600	VARIES*
RECREATION CTR	556	655-8522	1500-2200	1500-2200	1500-2200	1500-2200	1500-2200	1200-2200	1200-2200	1500-2200 *
COMMUNITY ACTVS	556	655-0002	0800-1600	0800-1600	0800-1600	0800-1600	0800-1600	CLOSED	CLOSED	CLOSED
ARTS & CRAFTS CENTERS								l .		
FS ARTS & CRAFTS	339	438-1315	CLOSED	CLOSED	CLOSED	CLOSED	1600-2130	0900-1630	1100-1630	CLOSED
SB ARTS & CRAFTS	572	655-4202	CLOSED	CLOSED	1200-2100	1200-2100	0900-1600	0900-1600	0900-1600	CLOSED
SB WOOD SHOP	572	655-0898	CLOSED	CLOSED	CLOSED	CLOSED	1000-1600	1000-1600	1000-1600	CLOSED
FS AUTO CRAFT	1535	438-9402	CLOSED	CLOSED	0900-1700 **	0900-1700 **	1130-1930	0900-1630	0900-1630	CLOSED
FS SALVAGE YARD	1535	438-9402	CLOSED	CLOSED	CLOSED	CLOSED	1130-1730	0900-1600	0900-1600	CLOSED
SB AUTO CRAFT	910	655-9368	CLOSED	CLOSED	1130-1930	1130-1930	1130-1930	0900-1630	0900-1630	CLOSED
SB SALVAGE YARD	930	655-2272	CLOSED	CLOSED	0900-1630	0900-1630	0900-1630	0900-1630	0900-1630	CLOSED
ENTERTAINMENT BRANCH										
ARMY CMTY THEATRE	500	438-1980	0830-1700	0830-1700	0830-1700	0830-1700	0830-1700	CLOSED	CLOSED	CLOSED
BOX OFFICE	500	438-4480	1000-1400	1000-1400	1000-1400	1000-1400	1000-1400	CLOSED	CLOSED	CLOSED
COSTUME SHOP	339	438-6157				CALL FOR A	PPOINTMENT			
HEALTH & FITNESS CENTER/	HEALTH	PROMOTION								
HEALTH & FITNESS	582	655-8007	0630-1300	0630-1300	0630-1300	0630-1300	0630-1300	0800-1200	CLOSED	CLOSED
		655-8789	1530-1900	1530-1900	1530-1900	1530-1900	1530-1830			
SPORTS BRANCH										
SB PFC	488	655-4804	0500-2100	0500-2100	0500-2100	0500-2100	0500-2100	0900-1800	1100-1800	1100-1800 *
SB POOL	578	655-9698	1000-1800	1000-1800	1000-1800	1000-1800	1000-1800	1000-1800	1000-1800	1000-1800 *
FS PFC	665	438-1152	0600-2100	0600-2100	0600-2100	0600-2100	0600-2100	0900-1600	CLOSED	CLOSED
HMR PFC	25A	653-0719	0600-2100	0600-2100	0600-2100	0600-2100	0600-2100	1000-1700	1300-1800	1300-1800 *
HMR POOL	35	653-0716	CLOSED	CLOSED	1000-1700	1000-1700	1000-1700	1000-1700	1300-1800	1300-1800 *
AMR PFC	1780	836-0338	0800-1900	0800-1900	0800-1900	0800-1900	CLOSED	1000-1700	1300-1800	1300-1800 *
AMR POOL	1785	833-0255	CLOSED	1000-1700	1000-1700	1000-1700	CLOSED	1000-1700	1300-1800	1300-1800 *
TAMC PFC	300	433-5772	0530-2000	0530-2000	0530-2000	0530-2000	0530-1800	1000-1700	CLOSED	CLOSED
TAMC POOL	300	433-5257	1000-1700	1000-1700	CLOSED	1000-1700	1000-1700	1000-1700	CLOSED	CLOSED
 OPEN ON SELECTED HOLI 										
** OPEN FOR SAFETY CHEC	KS									

Better Opportunities for Single Soldiers (B.O.S.S.), is a MWR program for single soldiers. It is designed to inspire and improve single soldier quality of life through participation in off duty leisure activities. The BOSS Council addresses quality of life issues, organizes fund raising and recreational activities, and provides community services. Located in Building # 556 on Schofield Barracks Phone: (808) 655-8169 Hours: 0800-1600 Monday—Friday.









Satellite City Halls provide many government services and handle all vehicle registration and renewal transactions for the general public. The satellites are administered by the City's Customer Services Department. For general information concerning the satellites and their services, call (808) 527-6695. Also decentralized are driver's license offices; for information, call (808) 532-7730.

SERVICES

- Motor vehicle licenses and registration renewal
- City and State job information
- Picnic and camp permits
- TheBus passes sales and information
- Water bill payments
- Licenses for dogs, mopeds and bicycles
- Voter registration, certification, and information
- Drivers license renewal (Fort Street, Kapolei and Windward Mall)
- Handicapped parking permits

STOREFRONT LOCATIONS *

ALA MOANA

(Ala Moana Center) 1450 Ala Moana Blvd.,#1286 Phone: 973-2600 Honolulu, Hi 96814 9:00 A.M. to 5:45 P.M., MON-FRI 8:00 A.M. to 4:45 P.M., SAT (limited)

PEARLRIDGE (Pearl City-Aiea Uptown Pearlridge Shopping Ctr) Phone: 483-3405 9:00 A.M. to 5:45 P.M., MON-FRI 8:00 A.M. to 4:45 P.M., SAT (limited)

WINDWARD MALL (Kaneohe) Windward Mall Shopping Center Phone: 235-4571 9:30 A.M. to 5:30 P.M., MON-FRI 8:00 A.M. to 4:30 P.M., SAT

(limited)



The following are open from 7:45 A. M. to 4:30 P.M., MON-FRI:

FORT STREET (Downtown) 1000 Fort Street Mall Honolulu, Hi 96813 Phone: 532-2500

KAILUA (Kailua-Enchanted Lake) Keolu Shopping Center 1090 Keolu Drive Kailua, Hi 96734 Phone: 261-8575

KAPOLEI (Kapolei Hale) 1000 Uluohia Street Kapolei, HI 96707 Phone: 692-5400 for satellite SVCs

KALIHI-KAPALAMA

Kapalama City Square 1199 Dillingham Blvd. Satellite City Hall A109 (Driver Licensing A101) Honolulu, Hi 96817 Phone: 842-0653

**WAHIAWA

330 North Cane Street Wahiawa, HI 96786 Phone: 621-0791

WAIANAE

Waianae Neighborhood Comm. Ctr 85-670 Farrington Hwy. Waianae, HI 96792 Phone: 696-6371 (Driver license renewals, Mon and Wed)

WAIPAHU

Lee Town Ctr 94-216 Farrington Hwy. Waipahu, HI 96797 Phone: 671-5638

MOBILE LOCATIONS *

HALEIWA (Waialua Gymnasium) Thursday 8:45 to 3:15 P.M. Phone: 637-4766

HAWAII KAI

(Koko Marina Shopping Ctr) MON-Wednesday-FRI 8:45 A.M. to 2:00 P.M.

Phone: 395-7180

KAIMUKI

(Municipal Parking Lot at Harding & 11th Ave.)

Tuesday 9:00 A.M. to 1:30 P.M. Phone: 735-3784

LAIE

(Laie Village Shopping Ctr) Tuesday 9:30 A.M. to 2:45 pm. Phone: 293-0090

SALT LAKE

(Salt Lake Shopping Ctr) WED 8:30 A.M. to 3:30 P.M. Phone: 422-5627

1 110110. 422 0021

WAIMANALO (Waimanalo Town Ctr)

Thursday 8:15 A.M. to 3:00 P.M. Phone: 250, 8647

Phone: 259-8647

* Disabled persons are asked to telephone ahead to arrange for curbside service.

^{**} Closest Satellite City Hall to Schofield Barracks.



Army Wives DO Care! The following letter to the editor appeared in The Stars and Stripes in May of 1988.

I went to a company coffee last night. There was the usual griping about the Army, griping about letters, or send cassette tapes and post cards. the weather, and some not so usual attacks on the commanding officer's wife because she couldn't attend. Under the sniping was the attitude that nobody cares.

Well, Ladies, I've got some good news and some bad news. The bad news is that the commander's wife, the sergeant major's wife, the first sergeant's wife, and others have houses to keep clean, jobs, volunteer work, children to tend to, husbands to baby, college to attend, bills to pay, and their share of homesickness, boredom and despair over living overseas. We don't have time to coddle you about your boredom, loneliness, or nonexistent social life.

The good news is, we do care. Call the same commander's wife, too busy to make it to a coffee, and tell her your car broke down and you need to get the baby to the doctor, and she'll be there to give you a ride. If your husband is in the field and the kids are making you crazy, call the first sergeant's wife, and she'll be more than willing to listen, maybe even baby-sit so you can get away for awhile. Need a job? Call the platoon sergeant's wife who works at CPO and find out how willing she is to show you how to fill out the maze of paperwork.

We care because we're all in this together. But

you're grown women, and your first responsibility is to care about vourselves. You have to reach out. and let people know you have problems. You have to take the steps to ensure your happiness.

Homesick, but can't afford to call Mom? Write Can't afford to travel? Travel through the post library, or discover the city or village where you live by foot or bus.

Don't know anybody and you're lonely? Reach out. Invite possible friends for coffee. Encourage your husband to bring single soldiers home for dinner; macaroni and cheese in a homey atmosphere beats steak in the mess hall any day. Be the nice lady who bakes a birthday cake for the single men. or sews stripes on their uniforms.

Bored and can't find a job? Volunteer. Being needed a few hours a day is a terrific remedy for a sagging self-esteem. Are your kids making you crazy, but you can't afford a babysitter? Find someone else in the same situation and time-share the child care. No nightlife where you're stationed? A bottle of wine, a deck of cards, and a few friends can be a lot of fun on a Saturday night. Husband in the field? Have a slumber party or a potluck dinner.

Make yourself useful, do favors for people, develop your skills and talents. Start caring about yourself and you'll be pleasantly surprised to find out how many people out there care about you.

Army Family Team Building

New to the military life? Army Family Team Building is a volunteer-led organization that provides training and knowledge to spouses and family members in support of the total Army effort. Strong families are the pillar of support behind strong soldiers, and AFTB's mission is to educate and train the soldiers, DA civilians, and military families. The major focus of this program is on the military family. The more knowledgeable a spouse is about military life, military culture, and military lifestyle, the more comfortable and productive they will be.

Level 1—Consists of Military terms, acronyms, customs and courtesies, Chain of Command and Chain of Concern, etc.. This Level can be completed on-line at: http://www.defenseweb.com/aftb/. Check it out...see what you really know vs. what you think you know.

Level 2—Is for emerging leaders in the community and consists of effective leadership skills, volunteer experiences, conflict management, stress and time management, and problem solving, etc.

Level 3—Is to enhance professional growth for potential community leaders and consists of listening skills, building self-esteem, personality traits, motivating factors, leadership skills, building a cohesive team, etc. For more information go to: http://www.defenseweb.com/aftb/ or go to the Schofield Barracks Family Readiness Resource Center, Building # 648 or...

Call 655-6460 to sign up for classes today.



Sisterhood

by Debbie Giusti

I am an Army Wife - a member of that sisterhood of woman who have had the courage to watch their men march into battle and the strength to survive until their return. Our sorority knows no rank for we earn our membership with a marriage license, traveling over miles or over nations to begin a new life with our soldier husbands.

Within days we turn a barren echoing building into a home, and though our quarters are inevitably white walled and un-papered, we decorate with the treasures of our travels for we shop the markets of the globe.

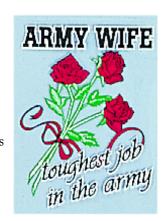
Using hammer and nail, we tack our pictures to the wall and our roots to the floor as firmly as if we had lived there a flag that leads our men into battle will also blanket them in lifetime. We hold our family together by the bootstraps and raise the best of "brats," instilling into them the motto, "Home is togetherness," whether motel, or guesthouse, apartment or duplex.

As Army wives, we soon realize that the only good in "good-bye" is the "hello again." For as salesmen for freedom, our husbands are often on the road, leaving us behind for a week, a month, an assignment. During the separation we guard the home front existing till the homecoming.

Unlike our civilian counterparts, we measure time, not by age, but by tours ~ married at Knox, a baby born at Bliss, a promotion in Missouri. We plant trees and never see them grow tall, work on projects completed long after our departure, and enhance our community for the betterment of

those who come after us. We leave a part of ourselves at every stop.

Through experience we have learned to pack a suitcase, a car, or hold baggage and live indefinitely from the contents within; and though our fingers are sore from the patches we have sewn and the silver we have shined, our hearts are always ready to help those around us.



Women of peace, we pray for a world in harmony, for the death. Yet we are an optimistic group, thinking of the good and forgetting the bad, cherishing yesterday while anticipating tomorrow.

Never rich by monetary standards, our hearts are overflowing with a wealth of experiences common only to those united by the special tradition of military life. We pass on this legacy to every Army bride, welcoming her with outstretched arms, with love and friendship, from one sister to another sharing in the beauty of our unique, fulfilling Army way of life.

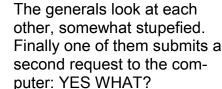
For more inspirational stories and poems check out the Army Wives Website at http://www.armywives.com/

Yes What?

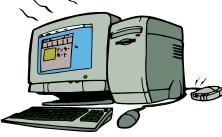
World War III. The U.S. has succeeded in

building a computer able to solve any strategic or tactical problem. Military leaders are assembled in front of the new machine and instructed to feed difficult tactical problem into it. They describe a hypothetical situation to the computer and then ask the pivotal question: attack or retreat?

The computer hums away for an hour and then comes up with the answer: YES.



Instantly the computer responded: YES SIR!





- Your wife's two favorite shades of lipstick are light green and loam.
- Your newborn must attend the new comers' orientation briefing within the first 30 days of life
- You go to a barbecue and insist that your family feed in a tactical chow line at five meter intervals
- Before you hit the road on vacation you conduct rehearsals, PCI, and cover your convoy checklist.
- Your children clear their hand receipt and housing before they go to college.
- You require your mechanic to replace the sandbags in your floorboard as a part of a tune-up.
- Your station wagon is equipped with blackout lights, OVE, OVM, and has to be properly dispatched.
- Your kids call their mother "Household 6."
- Your kids volunteer to pull air guard on the school bus.
- Your kids pull fireguard at home.
- Your doorbell sounds off with the current challenge and password.
- Your house has sector sketches posted by every window.
- You give the command "Fix Bayonets" at Thanksgiving Dinner.
- Your kids show their meal cards at the kitchen door, except the oldest, who is on separate rations.
- You make your daughter sign out on pass on Prom Night.
- · Your kindergartner calls recess "smoke break."
- Your wife "takes a knee" in the checkout line at the Food Lion.
- You do your "back to school" shopping at the U.S. Cavalry store.
- Your kids call the tooth fairy "Slicky Boy."
- Your son fails the third grade but tells everyone he was a "phase three recycle."
- Your kids salute their grandparents.
- Your wife's "high-n-tight" is more squared away than your commander's.
- Your kids get an LES for their allowance.
- Your grandmother won "All American Week" and "Best Ranger."
- All your kids have names that start with AR, FM, TM, or DA Form.

- Your pick-up or jeep has your name stenciled on the windshield.
- Your kids are hand-receipt holders.
- Your older kids call the youngest one "Cherry."
- Your kids recite their ABCs phonetically.
- Your wife keeps Mermites in the China cabinet.
- You DX'd your wife and then you held a "Change of Command" ceremony.
- Your dog's name is "Ranger."
- All your possessions are military issue.
- You have pull-up bars outside the kitchen door.
- Your daughter's first haircut was a flattop.
- Your kids pull fireguard.
- Your newborn's first words were "all OK Jumpmaster."
- You "bum dips" from your four year old daughter.
- The only channels you get are CNN, and ESPN.
- Your low quarters are part of your Sunday goto-meetings suit.
- Your kids fashion silly putty to look like Claymores and put them at the perimeter of the back yard.
- Your daughter's first haircut was a flattop.
- Your personal license plate savs "At Ease"
- Your kids practice Drill and Ceremony at recess.
- When your dog died, he got a 21-gun salute at Arlington.
- Your daughter's dolls wear starched uniforms.
- If your kids fail a test, they get a Letter of Reprimand.
- All your meals at home are MREs.

Author Unknown. (Various adaptations of this list can be found on a lot of different websites.)





25th ID(L) Resource and Reference Guide



	Readiness Checklist
	Do you and your spouse have a joint checking account?
	Do you have Direct Deposit?
	Do you have Power-of-Attorney so you can receive and deposit checks in his/her absence?
	Will your bank accept a Power-of-Attorney?
	Do you know how deposits are made?
	Do you know how to write checks and balance your checkbook?
	Do you know what bills are due and how and when to pay them?
	Do you know how to order more checks if they are needed?
	Do you know what service charges are and how to deduct them from your checking account?
	Will you have money available to you on a continuing basis during your spouses deployment?
	If you are receiving an allotment, will it provide sufficient money to maintain your entire household
	Do you know the account numbers and names and addresses for your bank(s)?
I	Do you know what types of accounts you have and how they function?
	Do you know the location of checking and savings books as well as ATM cards, etc.
	Do you have a safe-deposit box? Do you know where the key is kept?
I	Do you know where the box is located?
I	Are all of your credit cards accounted for?
Î	Are your credit card numbers logged and in a safe place?
Î	Do you know how to notify the credit card company in case of loss or theft?
Ī	Do you have Leave and Earnings Statements (LESs) for the last three months?
Ì	Do you know that your sponsor must make any changes to allotments, including address change
Ì	Do you know whom to contact if your allotment check does not arrive?
Ì	Do you have copies of any installation contracts or loan papers?
Ì	Will the house or car lease run out while your spouse is deployed?
Ì	
Ì	
Ì	



	Marriage Certificate
	Birth Certificates
	Baptismal Certificates
	Adoption Papers
	Citizenship Papers
	Passports
	Army ID Cards (Check expiration date)
	Vills
	Family Medical and Immunization Records
	Family Dental Records
	Social Security Cards & Numbers
	Court Orders (Divorce/Child Custody)
	Copy of Emergency Data Card
	Copy of SGLI Election Form
	Addresses and Phone Numbers of immediate family
	Power of Attorney
	Copies of TDY/PCS Orders
	ife Insurance Policies
	Auto Insurance Policies
	Home and/or Personal Property Insurance Policies
	eave and Earnings Statement (LES)
	Bank Account Numbers for checking and savings accounts
	Checkbook
	List of Investments/Bonds
	Deed / Mortgage Papers
	Copies of Installment Contracts
	Credit Cards
	Club and Membership Cards
	Federal and State Tax Records
	Orivers License (Check the expiration date.)
	Car Registration. Title. and Inspection Certificate (Check for expiration dates.)
	POV Shipping Documents (OCONUS)
	Varranties or Car or Household Appliances
	nventory of Household Goods (Current)
	Pet Health and Vaccination Records
	Extra Kevs for House, Car, Safe-Deposit Box, etc.
	Diplomas and School Transcripts
(Spouse's Employment Resume' and Work Experience
	Family Photo Albums
	ist of Important Phone Numbers (FRG, RDC, FAC, and Emergency Numbers)
	Dependent Child Care Plan
F	Fire Emergency and Escape Plans



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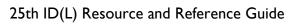
25th ID(L) Resource and Reference Guide

Legal and Administrative Checklist
Do you and your family members each have an up-to-date ID card?
Will any of the ID cards expire while your spouse is deployed?
Do you know how to replace the ID card in the event it is worn, damaged, lost or stolen?
Do you have immunization records for each family member and are they up-to-date?
Do you and your spouse have up-to-date Wills, and do you each know where they are kept?
Do you have a Power-of-Attorney and do you know where it is?
Do you know the location of each family member's certified birth certificate?
Do you know the location of your marriage certificate?
Do you have copies and know the location of any adoption papers, guardianship papers, divorce de-
For step-children, court orders declaring the biological parent, written admission of paternity, and re-
Statements from licensed doctors for dependent children over 21 years of age who are mentally or
Name/location of unmarried children over 21 but less than 23 years of age who are enrolled in a full-
Death certificates of deceased members of the immediate family.
Do you have recent photos (full face) showing the entire head for each family member?
Do you have and know the social security numbers for each member of the family?
Do you have Leave and Earnings Statements (LESs) for the last three months?
Do you have copies of Federal and State Tax records for the past seven years?
Do you know where the insurance polices are kept and what each covers? (Car, life, home owner,
Do you know where stocks, bonds, certificates of deposit, credit union passbooks, and other eviden
Do you know where the deeds, title documents, warranties and receipts are? (Car, real estate, etc.)
Are all of your important papers in a safe place?
Do you know where your citizenship records are if a family member was born outside the United
Do you know where documents relating to business partnerships, royalties, bankruptcy, or employ-
Do you know where your employment records are?



Medical Checklist (Family Members)
Do you know the number and location to the Health Clinic?
 Do you know the location of the nearest emergency room?
Do you know the number and location of Tripler Army Medical Center (TAMC)?
Is each family member enrolled in DEERS and TRICARE?
Does each family member have a current ID and medical (TRICARE) card?
Does each family member have up-to-date immunizations?
Do you know where the medical, dental, and immunizations records are for each family member?
 Do your childcare providers have medical Power-of-Attorney?
Do you know the following medical information on each family member?
 Name, age, height, weight, hair color, eye color, distinguishing marks, physical characteristics, bloc
 allergy reactions, organ and/or tissue donor commitments, religious information, past medical treat-
 illnesses, medications, diseases.

Medical Checklist (Pets)
Do you know the number and location to the Vets?
Are the family pets registered on post and in the city?
Are the vaccinations for each pet up-to-date?
Does each pet have a current rabies tag?
Does each pet have the information chip required by the State of Hawaii?





Transportation Checklist
Can you legally drive?
Do you have a current drivers license? If not, are you familiar with the local public transportation?
Do you know when your drivers license expires and how and where to apply for a new one?
Do you have an extra set of car keys in a safe place?
Do you know where your spouse will leave the car at the unit when leaving for deployment?
Is the car maintenance up-to-date? Do you know when it's due for maintenance?
Do you know how and where to have car maintenance done?
Do you know how to do minor maintenance yourself?
Do you have the registration and proof of insurance in the car?
Are you insured to drive the car?
Are the tags and safety inspections current?
Do you know how and when to renew the tags and do you have the proper paperwork?
Do you know how and where to get a safety inspection?
Do you have the car title and is it in a safe place?
Do you know the name and address of the lien holder on the car?

Housing Checklist
Housing Checklist
Do you know where the electrical breaker box is and how to reset it? Do you have extra fuses on
Do you know the location and use of water control valves? (Main, toilet, sink, washing machine, d
Do you know the location and use of gas control valves?
Do you know the numbers of an electrician, plumber, landlord, and Department of Public Works?
Does the house have good locks on the doors and windows?
Do you have an extra set of house keys in a safe place?
Are there enough fire and security alarms installed and are they functioning properly?
Are you capable of doing yard maintenance? If not, have you made other arrangements?
Do you have a current household inventory, complete with serial numbers? Pictures are a good in
Do you have current renters, homeowners, or personal property insurance?
Do you have fire extinguishers, and do you know how to use them?
Do you have your fireplace, heaters, furnace, and vents inspected regularly?
Do you and your family follow safety rules? (e.g., keep matches and lighters away from children,
Dryer, stow mower gas and other flammables in a safe manner, make sure combustible items are
sources such as stoves and heaters.